Au service des territoires et des exportations

Negotiable commercial paper
(Negotiable European Commercial Paper - NEU CP-)[1]
Not guaranteed pogramme
Information Memorandum

Name of the Programme	SFIL, NEU CP
Name of the Issuer	SFIL
Type of Programme	NEU CP
Programme size	EUR 2,000,000,000
Guarantor	None
Rating(s) of the Programme	Rated by Standard and Poor's, Fitch Ratings Ltd and by Moody's
Arranger	SFIL
Issuing and Paying Agent (IPA)	NATIXIS
Dealers	BNP Paribas, Crédit Agricole Corporate And Investment Bank, Natixis, Société Générale, BRED Banque Populaire, ING BANK N.V
Date of the Information Memorandum	21 July 2017
Update by amendment (if appropriate)	None

Drawn up pursuant to articles L 213-1A to L 213-4-1 of the French monetary and financial code

A copy of the information memorandum is sent to :

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
21-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement *: cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.*

Translation :
Warning *: as this information memorandum is issued in a customary language in the financial sphere other than French, the issuer invites the investor, when appropriate, to resort to a French translation of this documentation.*

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities :

https://www.banque-france.fr/en/monetary-policy/monitoring-and-development-market-financing/commercial-paper-and-medium-term-note-market-neu-cp-neu-mtn

[1] Trade name of the notes defined in article D.213-1 of the French monetary and financial code

I. DESCRIPTION OF THE *ISSUANCE PROGRAMME*

Articles D. 213-9, 1° and D. 213-11 of the French *monetary and financial code* and Article 6 of the Order of 30 May 2016 and subsequent amendments.

1.1 Name of the Programme: SFIL, NEU CP

1.2 Type of programme: NEU CP

1.3 Name of the Issuer: SFIL

1.4 Type of issuer: Monetary Financial Institution (credit institution)

1.5 Purpose of the Programme:

In order to meet the general corporate purposes of SFIL (the "Issuer") and its subsidiary, the Issuer will issue from time to time NEU CP.

1.6 Programme size maximum outstanding amount in Euro :

The maximum outstanding amount of NEU CP issued under the Programme shall be Euro 2,000,000,000 or its equivalent value at the date of issue in any other authorized currencies.

1.7 Form of the notes:

The NEU CP are Negotiable Debt Securities issued in bearer form and recorded in the books of authorised intermediaries (book entry system) in accordance with French laws and regulations.

1.8 Yield basis:

The remuneration of the NEU CP is unrestricted.
However, if the Issuer issues NEU CP with remuneration linked to an index, or an index clause, the Issuer shall only issue NEU CP with remuneration linked to usual money market indexes, such as but not restricted to: Euribor, Libor or EONIA.
Such remuneration formulas shall not result in redemption below par.
The Issuer may not issue NEU CP with potentially variable principal payments.
In the case of an issue of NEU CP embedding a possibility of early redemption, extension or repurchase, the conditions of remuneration of such NEU CP will be set out when the said *NEU CP* will be initially issued and shall not be further modified, including when such extension or repurchase will be exercised.

1.9 Currencies of issues:

The NEU CP are issued in Euro or in any other currency authorized by laws and regulations in force in France at the time of the issue.

1.10 Maturity

The term (maturity date) of the NEU CP shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU CP shall not be longer than one *year* (365 days or 366 days in a leap year), from the issue date.
The NEU CP may be redeemed before maturity in accordance with the laws and regulations applicable in France.
The NEU CP issued under the Programme may carry one or more embedded possibility(ies) of extension of the term (hold by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).
The NEU CP issued under the Programme may also carry one or more embedded possibility(ies) of repurchase before the term (hold by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).
A possibility of early redemption, extension or repurchase of NEU CP , if any, shall be explicitly specified in the confirmation form of any related issuance of NEU CP.
In any case, the overall maturity of NEU CP embedded with one or several of such clauses, shall always - all possibilities of early redemption, extension or repurchase included – conforms to laws and regulations in force in France at the time of the issue.

1.11 Minimum issuance amount:

The *NEU CP* shall be issued for a nominal amount at least equal to Euro 200,000 or its equivalent in other currencies at the date of issue.

1.12 Minimum denomination of the notes:

200 000 euros
By virtue of regulation (Article D 213-11 of the French monetary and financial code), the legal minimum face value of the commercial paper within the framework of this programme is 200 000 euros or the equivalent in the currencies selected at the time of issuance.

1.13 Status of the notes:

The NEU CP shall constitute direct, unsecured and unsubordinated obligations of the Issuer, ranking at least *pari passu* with all other current and future direct, unsecured, unguaranteed and unsubordinated indebtedness of the Issuer.

1.14 Governing law that applies to the Programme:

The NEU CP under the Programme shall be governed by and construed in accordance with French law. All potential disputes related to the issuance of the NEU CP shall be governed and construed according to French Law.

1.15 Listing of the Notes/Admission to trading on a regulated market :

Yes
All, or part only, of the NEU CP issued under the Programme may be admitted to trading on Euronext Paris in accordance with Directive 2003/71/EC of the European Parliament and of the Council dated 4 november 2003. You can verify whether an issue of NEU CP is admitted to trading on Euronext Paris on the website of Euronext Paris (https://www.euronext.com/

1.16 Settlement system:

The NEU CP will be issued in Euroclear France.

1.17 Ratings of the Programme:

Rated

The links to the websites of the rating agencies are listed in Appendix II and below:

Standard & Poor's

https://www.standardandpoors.com/en_EU/web/guest/ratings/details/-/instrument-details/debtType/COMMPAPER/entityId/544204

Moody's

https://www.moodys.com/credit-ratings/Societe-de-Financement-Local-credit-rating-823291494

Fitch Ratings Ltd :
https://www.fitchratings.com/site/search?request=SFIL&content=issue

Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of th agencies concerned for the current rating.

1.18 Guarantor:

None

1.19 Issuing and Paying Agent (IPA) :

The Issuer has appointed NATIXIS as its Issuing and Paying Agent in relation to the Programme.

1.20 Arranger:

SFIL

1.21 Placement method :

The NEU CP will be placed by BNP Paribas, Credit Agricole Corporate & Investment Bank, Natixis, BRED Banque Populaire, ING BANK N.V and Société Générale.
The Issuer may subsequently elect to replace the Dealers or appoint other Dealers; an updated list of such Dealers shall be disclosed to investors upon request to the Issuer.

1.22 Selling Restrictions:

General selling restrictions
The Issuer, each Dealer, any initial subscriber or any further holder of the NEU CP issued under the Programme shall not take any action that would allow a public offering of the NEU CP or the possession or distribution of the Information Memorandum or any other document relating to the NEU CP in any jurisdiction where it is unlawful for such documents to be distributed and shall not offer, sell or deliver, whether directly or indirectly, the NEU CP in any jurisdiction where such action is unlawful.
The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the Commercial papers, to comply with all applicable laws and regulations in force in the jurisdiction in which it offers or sells the

NEU CP or hold or distribute the Information Memorandum and to obtain any consent, approval or permission required for the offer or sale by it of NEU CP under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such offers or sales and neither the Issuer, nor any Dealer nor any subscriber nor any initial subscriber nor any further holder shall have responsibility therefore or in respect thereof.

France
The Issuer, each Dealer, any initial subscriber has represented and agreed, and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the Commercial papers, to comply with applicable laws and regulations in force regarding the offer, the placement or the re-sale of the NEU CP or the distribution of documents with respect thereto, in France.

United States
The NEU CP have not been and will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or any other laws or regulations of any state of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons (as defined in accordance with Regulation S under the Securities Act).

Any initial subscriber, any Dealer and any further holder of the NEU CP has represented and agreed, that it has not offered, sold, or delivered, and will not offer, sell or deliver, whether directly or indirectly, any NEU CP within the United States of America or to, or for the account or benefit of, any U.S. person (i) as part of their distribution at any time and (ii) otherwise until the day immediately following 40 days after the later of (y) the day on which such NEU CP are offered and (z) the issue date of such NEU CP (the "Distribution Compliance Period"). In addition, until 40 days after the commencement of the offering of the Commercial papers, an offer or sale of NEU CP within the United States by an initial subscriber or any further holder of the Commercial papers, whether or not participating in the offering, may violate the registration requirements of the Securities Act.

Any initial subscriber, any Dealer and any further holder of the NEU CP has also agreed that it will send to each distributor, initial subscriber or person to which it sells NEU CP during the 40-day period (as referred to here-above) a notice setting out the selling and offering restrictions of the NEU CP in the United States of America or to, or for the account or benefit of, US persons.

The NEU CP will be offered and sold only outside the United States to persons other than US persons (as defined in accordance with Regulation S under the Securities Act).

1.23 Taxation:

The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the Commercial papers, except for any stamp or registration taxes payable by the Issuer under French law.

1.24 Involvement of national authorities:

Banque de France

1.25 Contact details of the person in charge of the Programme:

The person in charge of the Programme :

Gonzague Veillas
Head of Funding and Treasury
SFIL
1-3 rue du passeur de Boulogne
92130 Issy les Moulineaux - France
Tél : + 33.1.30.13.39.09
mail address : gonzague.veillas@sfil.fr

The person in charge of the update of the Programme is :

Legal Department- Capital Market
SFIL
1-3 rue du passeur de Boulogne
92130 Issy les Moulineaux – France
Tél : + 33.1.73.28.86.91/+ 33.1.73.28.89.77
mail address : DJMF@SFIL.FR

1.26 Additional information on the Programme:

Optional[2]

1.27 Auditors of the issuer, who have audited the accounts of the issuer's annual report

Please refer to chapter 2 item 2.15.

1.28 Language of the information memorandum which prevails :

The English language shall prevail.

II. DESCRIPTION OF THE ISSUER

Article D. 213-9, 2° of the French *Monetary and financial code* and Article 7, 3° of the Order of 30 May 2016 and subsequent amendments.

2.1 Legal name: SFIL

2.2 Legal form/status, governing law of the issuer and competent courts:

SFIL is a limited liability company (*société anonyme*) with a Board of Directors, as governed by the French *Code Commerce*, the French *Monetary and Financial Code*and the French law n° 83-675 dated July 26, 1983 (*démocratisation du secteur public*).
Any action against the Issuer may be brought before any competent court in the department of Hauts-de-Seine, France.

2.3 Date of incorporation:

29/12/1999

2.4 Registered office:

SFIL
1-3, rue du Passeur de Boulogne
92130 Issy-les-Moulineaux, France
Phone : +33 (1) 73 28 90 90

2.5 Registration number, place of registration:

The company is registered in the *Registre du Commerce et des Sociétés de Nanterre* with Registration

[2] Optional : not required by French regulation

Number 428 782 585

2.6 Issuer's mission summary:

The company is a credit institution, licensed by the *Autorité de Contrôle Prudentiel* and which purpose is to perform, on a regular basis, any banking operations within the meaning of article L-311-1 of the French *Monetary and Financial Code,* and this in connection with the granting of credits to the French local public sector.
In order to reach its purpose, the company will be able, within the framework of conditions laid out by the current French banking and financial regulation, to procure all adequate resources.

2.7 Brief description of current activities:

SFIL carries out four missions:
• refinancing, within a strictly defined framework, loans initially
granted by La Banque Postale to eligible French local governments and public hospitals(1) via the issue of obligations foncières by Caisse Française de Financement Local (CAFFIL);
• refinancing large export credit contracts;
• providing specialized services rendered by SFIL to La Banque Postale and CAFFIL allowing for the proper operation of the scheme.
• reducing the sensitivity of certain structured loans contained in the assets on the balance sheet of CAFFIL, in line with the objectives defined by the State in terms of the management of public finances and respecting SFIL's strategic interests
Detailed information about the Issuer's business activity can be found on pages 8 to 10 of the 2016 Financial Report of SFIL.

2.8 Capital :

As at the date hereof, SFIL's issued share capital amounts to 130,000,150 euros divided into 9 285 725 shares of 14 euros of nominal value.
The shares are divided into two categories:
- 7 428 580 ordinary shares, and
- 1 857 145 preference shares issued pursuant to the provisions of Articles L. 228-11 of the French Code de Com
whose rights and obligations are set out in the Articles of Association of SFIL

2.8.1 Amount of capital subscribed and fully paid:

The capital is fully paid-up

2.8.2 Amount of issued capital not fully paid-up

Not applicable

2.9 List of main shareholders:

As at the date hereof, the shareholders of SFIL are:
- The French Government, through the Agence des Participations de l'Etat, up to 75%, i.e 6 964 293 ordinary shares,
- Caisse des Dépôts et Consignations, up to 20%, i.e. 1 857 145 preference shares, and
- La Banque Postale, up to 5%, i.e. 464 287 ordinary shares.

2.10 Regulated markets on which the shares or debt securities of the issuer are listed:

The shares of SFIL are not listed on any Stock Exchange.
Notes under Euro Medium Term Notes Programme are listed on Euronext Paris.

2. 11 Composition of governing bodies and supervisory bodies

SFIL is managed by

Chantal Lory, *Présidente du Conseil d'Administration*
Philippe Mills, *Directeur Général*
François Laugier, *Directeur Général Adjoint*

The following Board of Directors:

Chantal Lory *Présidente du Conseil d'Administration* Philippe Mills, *Directeur Général*
Jean-Pierre Balligand
Serge Bayard
Catherine Boyaval
Pascal Cardineaud
Delphine de Chaisemartin
Lorraine Coudel
Patrick Galland
Frederic Guillemin
Catherine (Cathy) Kopp
L'Etat representé par Jérôme Reboul
Françoise de Panafieu
Antoine Saintoyant
Pierre Sorbets

2.12 Accounting method for consolidated accounts (or failing that, for the annual accounts):

SFIL's consolidated financial statements have been prepared in accordance with all IFRS regulations published and endorsed by the EU up to the accounts closing.
The consolidated financial statements are stated in millions of euros (EUR) unless otherwise specified. They are compliant with CNC Recommendation 2009 R04 published on July 2, 2009.

2.13 Accounting year:

Starting on 1/01, ending on 31/12

2.13.1 Date of the annual shareholders meeting which has ruled the accounts of the previous year

31/05/2017

2.14 Fiscal year:

Starting on 1/01, ending on 31/12

2.15 Auditors of the issuer, who have audited the issuer's annual accounts

2.A.15.1 Auditors

Statutory Auditors

MAZARS
Immeuble Exaltis
61 rue Henri Regnault
92075 La Défense Cedex
represented by :
Virginie Chauvin, Partner
and Anne Veaute, Partner

DELOITTE & ASSOCIES
185 avenue Charles de Gaulle 92524 Neuilly-sur-Seine
represented by :Jose-Luis Garcia, Partner
and Charlotte Vandeputte, Partner

Substitute Statutory Auditors

Franck Boyer, Partner

BEAS
represented by: Mireille Berthelot, Partner

2.A.15.2 Auditors report on the accuracy of the accounting and financial information

The 2015 financial statements of SFIL have been certified by the statutory auditors on 30 March 2016.

The report of the statutory auditors on the 2015 financial statements can be found on page 108 of the 2015 Financial Report of SFIL.

The 2015 consolidated financial statements of SFIL have been certified by the statutory auditors on 30 March 2016.

The report of the statutory auditors on the 2015 consolidated financial statements can be found on page 87 of the 2015 Financial Report of SFIL.
The 2016 financial statements of SFIL have been certified by the statutory auditors on 29 March 2017.

The report of the statutory auditors on the 2016 financial statements can be found on page 120 of the 2016 Financial Report of SFIL.

The 2016 consolidated financial statements of SFIL have been certified by the statutory auditors on 29 March 2017

The report of the statutory auditors on the 2016 consolidated financial statements can be found on page 100 of the 2016 Financial Report of SFIL.

2.16 Other equivalent programmes of the Issuer:

A Euro Medium Term Notes ("EMTN") Programme established on 27th September 2016 for a maximum global an
EUR 5 billion.

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2.17 Ratings of the Issuer

Rated
The Issuer is rated by the following rating agencies: Moody's, Standard & Poor's and Fitch Ratings Ltd.

2.18 Additional information on the Issuer

As of December 31, 2016, 178 borrowers signed a fnancial settlement agreement with SFIL, Caisse Française de Financement Local and Dexia Credit Local, thereby putting an end to legal ligitation.
At the same time, the number of borrowers who had brought lawsuits totalled 39, down from 131 as of December 31, 2015 and 210 as of December 31, 2014. Among these 39 suits, 9 cases bave been tried in first instance
– the calculation and sensitivity limit for net present value using time bucket, by distinguishing four buckets of distinct risks on the yield curve in order to limit risk between points far from one another on the curve within each bucket;
– the calculation and absolute value sensitivity limit for net present value using time buckets, by distinguishing four buckets of distinct risks on the yield curve in order to limit risk between points far from one another on the curve within each bucket. CAFFIL's limits Directional interest rate risk Total sensitivity < EUR 25 million Sloping risk Time bucket sensitivity < EUR 10 million Time bucket sensitivity in present value < EUR 20 million
• For the parent company SFIL, the limit is expressed on the fixed rate gap, and it is null reflecting its strategy of perfect micro-hedge management. Note should be taken that all of these indicators are currently calculated from a static viewpoint.
• As concerns the basis risk linked to a possible difference in the backing of uses and resources indexed on Euribor but on different periods, monitoring at this stage is limited to index gaps.
Liquidity risk can be defned as the risk that the institution may not be able to fnd the necessary liquidity to cover the fnancing needs related to its activity.
In terms of liquidity, the SFIL Group's activity is centered almost entirely on the management of its subsidiary CAFFIL, a société de crédit foncier.
As a result, the Group's requirements are mainly of three types:
• financing of assets (EUR 47 billion in loans, EUR 7.5 billion in securities, and 3.7 billion in cash deposited with the Banque de France) on CAFFIL's balance sheet to cover the obligations foncières it issues;
• financing of liquidity needs related to respect of regulatory ratios and over-collateralization required by the rating agencies for CAFFIL;
• financing of the cash collateral of hedging derivatives intermediated by SFIL between CAFFIL and the market (EUR 1.7 billion, i.e. EUR 2.3 billion of cash collateral paid and 0.6 billion of cash collateral received).

The sources of financing used, other than the entity's equity (EUR 1.4 billion), are as follows:
• privileged debt, i.e. the obligations foncières issued by CAFFIL (EUR 50.4 billion) and cash collateral received by CAFFIL (EUR 1.3 billion);
• the credit agreements signed in 2013 between SFIL and its shareholders: the fnancing provided by Caisse des dépôts et consignations and LBP totalled EUR 6.8 billion as of December 31, 2016;
• the short-term debt securities issued by SFIL totaling EUR 0.6 billion as of December 31, 2016;
• the EMTN issued by SFIL since October 2016 totalling EUR 1 billion as of December 31, 2016.

In addition, the SFIL Group has a large number of assets held by CAFFIL, which are directly eligible for refinancing by the central bank. These securities can be made available through European Central Bank refnancing opera-Management report I 1
Consolidated financial statements in accordance with IFRS Annual financial statements in accordance with French GAAP Shareholders' Meeting General information May 31, 2017 and 5 were judged in the court of appeals. All of these rulings dismissed all the claims of the borrowers except for one case concerning a vanilla loan which gave rise to the in solidium conviction of Dexia Credit Local and Caisse Française de Financement Local, which appealed the decision.

In order to fnd a permanent and comprehensive solution for the problem of the most sensitive structured loans contracted by French local governments and public hospitals, the French State took the following measures:
– support funds for local governments and other public sector entities endowed with EUR 3.0 billion for 15 years maximum: between September 2015 and late April 2016, a nationwide service was provided to the governments, which submitted an application to the support fund with notifcations of assistance. The borrowers have three months to come to an agreement after receiving notifcation; and
– support funds for public hospitals endowed with EUR 400 million for 10 years.
In this context, 2016 was characterized by maintaining a high level of activities:
– 198 operations to reduce loan sensitivity (156 customers with loan sensitivity entirely eliminated) in 2016, ver-us 250 operations (223 customers with loan sensitivity entirely eliminated) in 2015;
– the volume of loans with reduced sensitivity stood at EUR 1.6 billion in 2016, compared with EUR 1.7 billion

III. CERTIFICATION OF INFORMATION FOR THE ISSUER

Article D. 213-9, 4° of the French *monetary and financial code* and subsequent amendments .

3.1 Person responsible for the Information Memorandum concerning the NEU CP:

3.2 Declaration of the person responsible for the Information Memorandum concerning the NEU CP:

To my knowledge, the information contained in this Information Memorandum, is accurate and precise and does not contain any misrepresentation which would make it misleading

3.3 Date, Place of signature and Signature:

Executed in Issy les Moulineaux, on 21 July 2017

Name: Philippe Mills
Title: Chief Executive Officer

in 2015.
The number of lawsuits has signifcantly dropped. As of December 31, 2016, there remained 39 customers who had brought suit against one or more structured loan agreements from CAFFIL. Thus, since the creation of SFIL, a negotiated settlement has been found with 181 borrowers. Based on the transactions completed as of December 31, 2016, after deduction of outstanding loans, for which the customers chose to keep the sensitive loan temporarily while still having the possibility of receiving assistance from the fund in the event the structured component of their loan would become active (assistance in paying lower interest rates provided for by the support fund), sensitive outstanding assets at the end of 2017 should stand at EUR 1.4 billion maximum (a decrease of more than EUR 7 billion since December 31, 2012, i.e. 84%) for 236 customers (a decrease of 73%). Finally, 91 % of the borrowers who initially had outstanding assets in EUR/CHF do not have them anymore.
Therefore, SFIL successfully realized its sensitivity reduction operation within the limited timeframe imposed by the two schemes (funds for local governments and other public sector entities and support funds of public hospitals for the securitisation of their outstanding assets).

IV. INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL

4.1 **An application for a STEP label for this Programme will be made to the STEP Secretariat. Information as to whether the STEP label has been granted for this Programme may be made available on the STEP market website (initially www.stepmarket.org).**

This website is not sponsored by the Issuer and the Issuer is not responsible for its content and availability.

Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 May 2015 and adopted by the ACI – The Financial markets Association and the European Banking Federation (as amended from time to time).

APPENDICES

APPENDIX I Rating of the programme

Standard & Poor's
Rating assigned by Standard & Poor's to this programme can be checked at the following internet address:

https://www.standardandpoors.com/en_EU/web/guest/ratings/details/-/instrument-details/debtType/COMMPAPER/entityId/544204

Moody's Investors Services
Rating assigned by Moody's Investors Services to this programme can be checked at the following internet address:

https://www.moodys.com/credit-ratings/Societe-de-Financement-Local-credit-rating-823291494

Rating assigned by Moody's Investors Services to this programme can be checked at the following internet address:

https://www.fitchratings.com/site/search?request=SFIL&content=issue

APPENDIX II Documents available to the shareholders annual general meeting or the equivalent body.[3]

SFIL 2016 Financial Report: http://sfil.fr/en/infos-financieres/publications/

SFIL 2015 Financial Report: http://sfil.fr/en/infos-financieres/publications/

APPENDIX III Amendment, if appropriate, under electronic and paper form (signed)

None

[3] Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request.