

Provisional Financial accounts and financial balance sheets

Year 2023

CONTENTS

Assets
Liabilities and Net Worth
Net Acquisitions of Financial Assets
Net Incurrence of Liabilities and Net Financial transactions
Changes in Assets due to Nominal Holding Gains and Losses
Changes in Liabilities due to Nominal Holding Gains and Losses
Changes in Assets due to Reclassification or Restructuring
Changes in Liabilities due to Reclassification or Restructuring

[Stocks Assets](#)
[Stocks Liabilities](#)
[Flows Assets](#)
[Flows Liabilities](#)
[Holding GL Assets](#)
[Holding GL Liabilities](#)
[Vol chges Assets](#)
[Vol chges Liabilities](#)

Sector code	Sector title
S121	Central Bank
S122	Deposit taking corporations, except the Central Bank
S123	Money Market funds
S124	Non MMF investment funds
S125	Other Financial Intermediaries
S126	Financial Auxiliaries
S127	Captive Financial Institutions
S128	Insurance Corporations
S129	Pension Funds
S13111	State Government
S13112	Various Central Government Agencies
S1313	Local Government
S1314	Social Security Funds
S11	Non Financial corporations
S14A	Employers and own-account workers
S14B	Individuals
S15	Non-Profit Institutions Serving Households
	Rest of the world

Source : Banque de France - DGSEI - DSMF – SESOF

[Contact : sesof@banque-france.fr](mailto:sesof@banque-france.fr)

Provisional Financial Balance Sheet

Stocks - Assets

Year 2023

(EUR millions)

Sectors	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL			
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	184 542																	35 805	220 347	F1	
F2 Currency and deposits	272 569	4 715 953	66 209	47 417	183 444	1 505		38 705	5 092	40 016	56 833	85 042	43 764	926 095	153 418	1 829 187	95 718	2 973 647	11 534 615	F2	
F21 Currency	4	10 126						3 020	67	37	0			23 155	10 806	114 232	3 087	131 789	296 323	F21	
F22 Transferable deposits	13 303	235 520	10 242	35 670	45 000	0		17 336	1 908	17 785	52 916	83 256	40 478	600 816	57 282	512 801	44 149	296 965	2 065 426	F22	
F28 Interest accrued but not yet due on deposits	3 811	28 655	0	0	96			89	3	17	74	6	40	1 957	917	6 421	183	7 477	49 745	F28	
F29 Other deposits	255 452	4 441 652	55 967	11 747	138 348	1 505		18 259	3 114	22 178	3 843	1 781	3 247	300 168	84 414	1 195 734	48 299	2 537 416	9 123 121	F29	
F291 Investments withdrawable on demand		0			0			926	45		3 463	0		10 592	45 399	823 158	27 462	12 949	923 995	F291	
F292 Fixed-term investments	82 838	4		0	23	1 505		17 063	2 871	22 066	69	1 773	1 077	279 485	22 092	120 826	20 803	220 802	793 298	F292	
F293 Contractual savings		0			0									0	15 072	248 793	0	4 400	268 265	F293	
F295 Funding between financial intermediaries	121 643	958 625	14 841	4 452	39 275													1 259 558	2 398 395	F295	
F296 Financial correspondents accounts	44 280	3 342 167	41 125	5 472	95 294	0		0											912 867	4 441 206	F296
F297 Deposits at international institutions	6 691																		0	6 691	F297
F299 Deposits and various guarantees		140 855	0	1 823	3 756			270	198	112	310	8	2 169	10 091	1 851	2 956	33	126 839	291 271	F299	
F3 Debt securities	1 014 390	1 008 662	319 138	401 739	95 654	14 134	47	1 261 531	114 377	900	3 979	482	47 615	184 510		41 780	4 690	2 927 859	7 441 487	F3	
F3.S Short-term negotiable debt securities	49 030	151 206	267 749	22 718	23 582	2 073	0	27 393	0	84	79	31	515	7 136		1 905	58	323 311	876 870	F3.S	
F3.L Long-term negotiable debt securities	965 361	857 457	51 389	379 020	72 073	12 061	47	1 234 138	114 377	815	3 900	451	47 101	177 374		39 875	4 631	2 604 548	6 564 616	F3.L	
F4 Loans	605	4 259 316	12 408	9 240	263 781	150 483	9 027	66 161	4 406	82 467	79 946	14 932	9 188	2 350 922	125	11 531	0	673 006	7 997 544	F4	
F4.S Short-term loans	342	995 896	12 408	9 240	40 774	62 010	4 885	34 482	21	7 602	4 036	12	6 365	1 009 865	125	2 915	0	511 171	2 702 148	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	3 247 824	0	0	223 007	88 473	4 142	31 680	4 385	71 510	75 006	14 916	2 713	1 340 997	0	8 601	0	159 130	5 272 384	F42	
F48 Interest accrued but not yet due on loans	263	15 596	0	0	0					3 355	904	4	110	61	0	15		2 706	23 013	F48	
F5 Equity and investment fund shares	22 358	635 276	19 134	962 689	57 165	396 356	139 574	1 174 319	98 701	442 705	103 154	69 464	147 571	9 019 181		2 092 033	16 197	2 768 471	18 164 347	F5	
F51 Equity	3 208	590 177	0	603 622	41 954	367 186	139 087	393 172	13 347	441 102	87 424	69 322	25 673	8 781 245		1 741 245	2 092	2 535 307	15 835 164	F51	
F511 Listed shares	624	151 664	0	443 682	41 864	19 304	27 312	82 078	5 980	46 161	40 926	32	25 673	995 065		315 559	2 092	1 280 780	3 478 796	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	422	52 048	0	182 863	1 931	16 774	27 301	56 720	3 291	46 161	40 883	32	23 451	816 694		252 461	1 921	1 280 780			
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	202	99 616	0	260 818	39 933	2 529	11	25 358	2 689	0	44		2 222	178 371		63 098	171				
F512 Unlisted shares	687	397 735		159 941	90	298 779	98 139	195 982	2 376	59 153	29 978	0	0	7 540 539		929 984		1 026 755	10 740 139	F512	
Unlisted shares issued by resident corporations	150	275 808	0	133 603	40	267 107	76 784	121 904	1 084	59 153	29 978	0	0	5 732 631		929 984	0	1 026 755			
Unlisted shares issued by non-resident corporations	537	121 927		26 338	51	31 672	21 355	74 078	1 292					1 807 908							
F519 Other equity	1 896	40 778			0	49 104	13 636	115 112	4 991	335 787	16 519	69 291	0	245 642		495 701		227 773	1 616 230	F519	
Other equity issued by resident corporations	0	40 778	0	0	0	49 104	13 636	106 199	4 989	288 860	16 519	69 291	0	132 025		495 701	0	227 773			
Other equity issued by non-resident corporations	1 896							8 913	2	46 927				113 617							
F52 Investment fund shares	19 150	45 099	19 134	359 067	15 211	29 170	487	781 147	85 354	1 603	15 730	141	121 897	237 935		350 789	14 105	233 163	2 329 183	F52	
F521 Money market fund shares	10	1 291	19 101	70 053	0	16 980	280	104 714	5 446	9	1 243	85	8 010	95 004		12 237	2 834	96 312	433 609	F521	
F522 Non-MMF investment fund shares	19 140	43 808	33	289 014	15 211	12 190	207	676 433	79 908	1 594	14 487	57	113 888	142 931		338 552	11 270	136 851	1 895 574	F522	
F6 Insurance, pension and standardized guarantee		2 443						120 612	26 399			5 425		45 172	6 915	2 106 336	89	44 902	2 358 293	F6	
F61 Non-life insurance technical reserves		1 583						120 612	26 399			5 425		45 172	6 915	94 663	89	29 694	330 551	F61	
F62 Life insurance and annuity entitlements																1 719 925		14 177	1 734 102	F62	
F63 Pension entitlements																291 748		1 031	292 779	F63	
F66 Provisions for calls under standardized guarantees		860																		860	F66
F71 Financial derivatives	594	1 539 514	3 820	24 328	251 471			6 486	0	0	754	0	671	13 324		138	658	1 690 649	3 532 407	F71	
F8 Other accounts receivable or payable	381	272 035	240	5 062	56 362	26 507		5 082	6 394	137 333	38 823	67 981	225 210	1 571 655	48 295	189 674	441	299 194	2 950 670	F8	
F81 Trade credits and advances		502		228	27 681	22 570		4 934	4 824	37 007	10 423	21 405	16 723	1 064 441	42 084	3 208			172 760	1 428 790	F81
F89 Other accounts receivable/payable, excluding trade credits and advances	381	271 533	240	4 834	28 681	3 937		149	1 570	100 327	28 400	46 576	208 486	507 214	6 211	186 466	441	126 434	1 521 879	F89	
F Total assets	1 495 439	12 433 199	420 949	1 450 475	907 877	588 984	148 647	2 672 897	255 368	703 421	283 489	243 326	474 019	14 110 859	208 754	6 270 680	117 793	11 413 534	54 199 710	F	
BF90 Financial net worth																					BF90

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional Financial Balance Sheet

Stocks - Liabilities and Net Worth

Year 2023

(EUR millions)

Transactions	Sectors																	TOTAL			
	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15				
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non-Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	35 805	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	184 542	220 347	F1	
F2 Currency and deposits	1 376 281	8 268 186	1	0	0	0	0	0	184 066	0	0	0	0	0	0	0	0	1 706 081	11 534 615	F2	
F21 Currency	296 319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	296 323	F21
F22 Transferable deposits	101 526	1 593 765	-	-	-	0	-	0	-	175 701	-	-	-	0	0	0	0	194 434	2 065 426	F22	
F28 Interest accrued but not yet due on deposits	1 586	40 691	0	-	-	-	-	-	-	350	-	-	-	-	-	-	0	7 118	49 745	F28	
F29 Other deposits	976 849	6 633 730	1	-	0	-	-	0	-	8 015	0	-	-	-	-	-	-	1 504 526	9 123 121	F29	
F291 Investments withdrawable on demand	-	923 995	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	923 995	F291
F292 Fixed-term investments	-	706 145	0	-	0	-	-	-	-	2 810	0	-	-	-	-	-	-	-	84 343	793 298	F292
F293 Contractual savings	-	268 265	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	268 265	F293
F295 Funding between financial intermediaries	14 897	1 713 506	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	669 992	2 398 395	F295
F296 Financial correspondents accounts	961 952	2 805 228	1	-	-	-	0	-	-	4 290	-	-	-	-	-	-	-	-	669 734	4 441 206	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 691	6 691	F297
F299 Deposits and various guarantees	0	216 591	0	-	-	-	-	-	-	915	-	-	-	0	-	-	-	-	73 765	291 271	F299
F3 Debt securities	1 594 769	-	-	330 759	95 419	607	43 009	759	2 341 991	51 205	48 998	225 183	671 887	-	-	-	-	2 036 900	7 441 487	F3	
F3.S Short-term negotiable debt securities	-	246 885	-	-	104 107	1 527	-	500	-	167 316	173	1 090	42 445	48 263	-	-	-	-	264 564	876 870	F3.S
F3.L Long-term negotiable debt securities	-	1 347 884	-	-	226 652	93 892	607	42 509	759	2 174 675	51 031	47 908	182 739	623 624	-	-	-	-	1 772 336	6 564 616	F3.L
F4 Loans	264	60 920	1	35 072	130 918	324 175	21 637	150 700	5 002	83 193	60 371	198 476	40 066	3 708 692	175 219	1 572 040	19 394	1 411 405	7 997 544	F4	
F4.S Short-term loans	0	8 819	1	29 839	108 158	80 769	2 843	78 513	142	38	10 750	2 059	11 523	1 263 422	2 994	27 864	991	1 073 423	2 702 148	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	264	51 480	0	5 234	22 761	243 406	18 794	72 186	4 860	80 036	49 158	195 019	28 343	2 439 306	170 655	1 539 673	18 282	332 927	5 272 384	F42	
F48 Interest accrued but not yet due on loans	-	621	-	0	0	-	-	-	-	3 119	463	1 398	199	5 964	1 570	4 503	121	5 055	23 013	F48	
F5 Equity and investment fund shares	74 991	482 449	416 074	1 483 162	11 139	337 113	103 161	229 261	3 754	940	31 357	-	-	11 629 424	-	-	0	3 361 522	18 164 347	F5	
F51 Equity	74 991	482 449	-	-	11 139	337 113	103 161	229 261	3 754	940	31 357	-	-	11 629 424	-	-	0	2 931 575	15 835 164	F51	
F511 Listed shares	-	132 250	-	-	278	28 260	-	71 667	-	-	-	-	-	2 571 278	-	-	-	675 062	3 478 796	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	57 393	-	-	278	22 945	-	32 904	-	0	-	-	-	1 409 434	-	-	-	675 062	-	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	74 857	-	-	0	5 315	-	38 763	-	-	-	-	-	1 161 844	-	-	-	0	-	-	
F512 Unlisted shares	150	143 157	-	-	8 181	242 880	69 076	76 206	3 754	-	0	-	-	8 111 577	-	-	-	2 085 157	10 740 139	F512	
Unlisted shares issued by resident corporations	150	129 714	-	-	2 935	226 026	49 759	72 851	3 754	0	0	-	-	7 143 038	-	-	-	2 085 157	-	-	
Unlisted shares issued by non-resident corporations	0	13 443	-	-	5 246	16 854	19 317	3 355	-	0	0	-	-	968 540	-	-	-	0	-	-	
F519 Other equity	74 841	207 042	-	-	2 680	65 973	34 085	81 387	-	940	31 357	-	-	946 569	-	-	0	171 355	1 616 230	F519	
Other equity issued by resident corporations	74 841	206 789	-	-	1 962	64 141	34 085	81 387	-	940	31 357	-	-	721 598	-	-	0	171 355	-	-	
Other equity issued by non-resident corporations	0	253	-	-	718	1 832	0	0	-	0	0	-	-	224 971	-	-	0	0	-	-	
F52 Investment fund shares	-	-	416 074	1 483 162	-	-	-	-	-	-	-	-	-	-	-	-	-	-	429 947	2 329 183	F52
F521 Money market fund shares	-	-	416 074	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17 535	433 609	F521
F522 Non-MMF investment fund shares	-	-	-	1 483 162	-	-	-	-	-	-	-	-	-	-	-	-	-	-	412 412	1 895 574	F522
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	2 108 099	227 405	-	860	-	-	-	-	-	-	-	21 928	2 358 293	F6
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	-	292 716	15 907	-	-	-	-	-	-	-	-	21 928	330 551	F61
F62 Life insurance and annuity entitlements	-	-	-	-	-	-	-	-	1 734 102	0	-	-	-	-	-	-	-	-	-	1 734 102	F62
F63 Pension entitlements	-	-	-	-	-	-	-	-	81 281	211 498	-	-	-	-	-	-	-	-	-	292 779	F63
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	860	-	-	-	-	-	-	-	-	860	F66
F71 Financial derivatives	2 930	1 558 959	3 890	27 717	354 814	-	-	7 800	965	0	1 006	0	1 567	14 478	-	282	627	1 557 372	3 532 407	F71	
F8 Other accounts receivable or payable	9 014	307 827	453	9 167	45 183	24 392	-	34 446	6 329	122 123	73 508	60 333	183 001	1 186 004	43 889	221 918	-	623 082	2 950 670	F8	
F81 Trade credits and advances	-	26 328	-	320	11	21 600	-	18 601	6 167	8 853	11 289	15 961	9 704	1 096 386	42 088	19 043	-	152 441	1 428 790	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	9 014	281 499	453	8 847	45 172	2 793	-	15 846	162	113 271	62 219	44 372	173 297	89 618	1 800	202 875	-	470 641	1 521 879	F89	
F Total liabilities	1 499 284	12 273 110	420 419	1 555 119	872 814	781 099	125 405	2 573 315	244 214	2 732 313	218 308	307 807	449 817	17 210 485	219 107	1 794 240	20 021	10 902 832	54 199 710	F	
BF90 Financial net worth	-3 845	160 090	529	-104 643	35 063	-192 114	23 242	99 582	11 154	-2 028 892	65 181	-64 481	24 202	-3 099 626	-10 354	4 476 440	97 772	510 702	0	BF90	

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF - SESOF
Contact : sesof@banque-france.fr

Provisional Financial Account

Net Acquisitions of Financial Assets

Year 2023

(EUR millions)

Sectors	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL			
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	1 740																	0	1 740	F1	
F2 Currency and deposits	-242 303	196 037	14 385	-10 602	-32 772	6		-3 372	-1 588	-47 714	-2 655	-5 323	814	-26 812	-365	52 047	1 623	106 713	-1 881	F2	
F21 Currency	0	-154						197	26	-3	0			1 674	781	8 261	223	-14 157	-3 151	F21	
F22 Transferable deposits	-1 221	-25 009	1 828	-7 491	-5 789	0		-6 330	-315	-64 705	-3 019	-6 813	161	-102 997	-8 574	-48 297	-2 646	-51 960	-333 175	F22	
F28 Interest accrued but not yet due on deposits	8 600	19 549	0	0	46			54	1	-79	15	6	31	976	526	3 685	105	4 339	37 854	F28	
F29 Other deposits	-249 681	201 652	12 556	-3 110	-27 029	6		2 706	-1 300	17 072	350	1 484	622	73 535	6 901	88 399	3 940	168 490	296 591	F29	
F291 Investments withdrawable on demand		0			0			-664	18		-3	0		-10 301	-1 687	53 139	-4 707	-94	35 699	F291	
F292 Fixed-term investments	-15 286	0		0	8	6		6 056	-799	17 072	42	1 482	509	89 855	10 832	64 803	8 652	45 478	228 711	F292	
F293 Contractual savings		0												0	-2 256	-29 600	0	-512	-32 368	F293	
F295 Funding between financial intermediaries	-231 329	159 950	5 223	-1 027	-2 159													199 599	130 256	F295	
F296 Financial correspondents accounts	-2 787	69 510	7 334	-1 549	-16 293	0		0											-33 894	22 321	F296
F297 Deposits at international institutions	-279																		0	-279	F297
F299 Deposits and various guarantees		-27 808	0	-535	-8 585			-2 685	-519	0	310	2	112	-6 019	13	57	-6	-42 086	-87 749	F299	
F3 Debt securities	-36 971	246 995	40 502	5 360	4 063	2 061	44	192	2 214	-2 853	961	38	3 437	23 273		7 155	594	318 023	615 086	F3	
F3.S Short-term negotiable debt securities	-5 181	11 289	23 222	-420	-2 928	890	0	-202	-28	-4	27	25	282	1 112		262	-186	53 853	82 013	F3.S	
F3.L Long-term negotiable debt securities	-31 789	235 705	17 280	5 781	6 991	1 171	44	394	2 242	-2 850	934	13	3 155	22 161		6 893	780	264 170	533 073	F3.L	
F4 Loans	-1 132	27 560	2 127	-1 498	49 740	29 920	1 880	1 825	658	-1 354	-4 368	174	2 645	91 043	12	771	0	-8 679	191 326	F4	
F4.S Short-term loans	-1 077	-1 194	2 127	-1 498	4 064	12 648	1 025	924	-3	-281	516	4	2 762	4 005	12	769	0	-16 889	7 916	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	25 416	0	0	45 676	17 272	856	901	661	-1 465	-4 817	170	-148	87 041	0	-9	0	7 912	179 465	F42	
F48 Interest accrued but not yet due on loans	-55	3 337	0	0	0					392	-67	1	32	-3	0	10		297	3 945	F48	
F5 Equity and investment fund shares	1 428	17 870	1 705	-23 963	12 352	55 916	11 149	2 210	4 692	8 633	1 500	578	4 953	108 051		16 247	1 950	37 543	262 813	F5	
F51 Equity	-1	19 886	0	-16 103	9 730	50 968	10 804	-6 390	-16	8 566	1 106	578	-574	77 891		9 168	337	41 422	207 372	F51	
F511 Listed shares	-1	18 836	0	-20 565	9 726	-357	1 824	-8 391	-270	-41 443	-635	5	-574	-12 899		-13 000	337	2 799	-64 608	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-1	3 030	0	-22 046	-4 543	-330	1 813	-4 796	119	-41 443	-635	5	370	-232		-11 328	335	2 799			
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	15 806	0	1 481	14 269	-27	11	-3 595	-389	0	0		-944	-12 667		-1 672	1				
F512 Unlisted shares	0	950		4 462	4	44 938	7 826	4 345	262	49 578	2 068	0	0	87 730		13 117		37 948	253 227	F512	
Unlisted shares issued by resident corporations	0	7 208	0	5 919	24	33 895	5 890	4 325	194	49 578	2 068	0	0	46 816		13 117	0	37 948			
Unlisted shares issued by non-resident corporations	0	-6 259		-1 457	-20	11 042	1 936	20	68					40 914							
F519 Other equity	0	100			0	6 388	1 154	-2 344	-8	431	-327	573	0	3 060		9 051		675	18 753	F519	
Other equity issued by resident corporations	0	100	0	0	0	6 388	1 154	-2 539	-8	138	-327	573	0	3 256		9 051	0	675			
Other equity issued by non-resident corporations	0							195	0	293				-196							
F52 Investment fund shares	1 429	-2 016	1 705	-7 860	2 622	4 948	345	8 600	4 708	67	394	0	5 526	30 160		7 079	1 614	-3 880	55 441	F52	
F521 Money market fund shares	-88	-993	1 812	-1 850	0	3 977	174	24 595	1 954	0	278	0	490	33 850		7 295	1 676	857	74 026	F521	
F522 Non-MMF investment fund shares	1 517	-1 023	-107	-6 009	2 622	970	171	-15 995	2 754	67	116	0	5 036	-3 690		-216	-62	-4 736	-18 585	F522	
F6 Insurance, pension and standardized guarantee		233						-7 939	1 118			434		2 491	400	35 245	5	1 453	33 440	F6	
F61 Non-life insurance technical reserves		91						-7 939	1 118			434		2 491	400	5 471	5	3 172	5 243	F61	
F62 Life insurance and annuity entitlements																22 232		-1 674	20 558	F62	
F63 Pension entitlements																7 542		-5	7 537	F63	
F66 Provisions for calls under standardized guarantees		142																		142	F66
F71 Financial derivatives	524	406 142	581	-4 562	-25 723			1 006	0	297	83	248	-429	-112		-77	402	346 609	724 989	F71	
F8 Other accounts receivable or payable	-109	31 376	-37	1 063	-3 914	3 718		-358	-213	-3 854	4 088	1 474	-28 590	121 006	4 341	11 256	0	-3 700	137 548	F8	
F81 Trade credits and advances		-12		0	9 648	1 822		-363	-157	-448	601	-280	503	54 817	2 089	72		-2 465	65 829	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	-109	31 388	-37	1 063	-13 562	1 896		5	-56	-3 406	3 487	1 754	-29 093	66 189	2 252	11 184	0	-1 235	71 719	F89	
F Total assets	-276 823	926 214	59 263	-34 201	3 746	91 621	13 073	-6 436	6 882	-46 847	-390	-2 377	-17 171	318 940	4 388	122 645	4 573	797 961	1 965 061	F	
BF90 Net financial transactions																					BF90

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional Financial Account

Net Incurrence of Liabilities and Net Financial transactions

Year 2023

(EUR millions)

Transactions	Sectors																	TOTAL			
	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15				
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 740	1 740	F1	
F2 Currency and deposits	-281 127	192 734	1	-	0	0	-	0	-	-11 147	-	-	-	0	0	0	0	97 659	-1 881	F2	
F21 Currency	-3 151	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-3 151	F21
F22 Transferable deposits	-89 559	-225 103	-	-	-	0	-	0	-	-13 670	-	-	-	0	0	0	0	-4 843	-333 175	F22	
F28 Interest accrued but not yet due on deposits	869	32 237	0	-	-	-	-	-	-	91	-	-	-	-	-	0	-	4 657	37 854	F28	
F29 Other deposits	-189 286	385 600	1	-	0	0	-	0	-	2 432	-	-	-	0	-	-	-	97 845	296 591	F29	
F291 Investments withdrawable on demand	-	35 699	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	35 699	F291
F292 Fixed-term investments	-	241 770	0	-	0	-	-	-	-	2 222	-	-	-	-	-	-	-	-15 281	228 711	F292	
F293 Contractual savings	-	-32 368	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-32 368	F293
F295 Funding between financial intermediaries	-12 960	-8 107	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	151 323	130 256	F295	
F296 Financial correspondents accounts	-176 326	215 031	0	-	-	0	-	0	-	129	-	-	-	-	-	-	-	-16 514	22 321	F296	
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-279	-279	F297	
F299 Deposits and various guarantees	0	-66 426	0	-	-	-	-	-	-	81	-	-	-	0	-	-	-	-21 404	-87 749	F299	
F3 Debt securities	0	268 467	-	-	43 964	26 967	0	249	-14	122 458	-876	4 550	-6 349	10 983	-	-	-	144 686	615 086	F3	
F3.S Short-term negotiable debt securities	-	50 007	-	-	4 649	206	-	4	-	19 379	62	-579	-4 386	-5 831	-	-	-	18 502	82 013	F3.S	
F3.L Long-term negotiable debt securities	-	218 460	-	-	39 315	26 761	0	245	-14	103 079	-938	5 130	-1 963	16 814	-	-	-	126 184	533 073	F3.L	
F4 Loans	-4	-10 259	0	-3 866	-24 959	34 354	2 644	36 144	295	-4 105	-3 328	1 131	1 038	103 458	1 056	21 798	-417	36 346	191 326	F4	
F4.S Short-term loans	0	-850	0	-3 937	-6 976	-3 321	-388	17 653	-585	0	-610	26	1 739	-7 676	-247	-2 015	54	15 050	7 916	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	-4	-9 170	0	71	-17 982	37 675	3 033	18 491	880	-4 310	-2 655	916	-721	109 768	862	22 549	-505	20 567	179 465	F42	
F48 Interest accrued but not yet due on loans	-	-239	-	0	0	-	-	-	-	205	-63	190	20	1 366	441	1 264	34	728	3 945	F48	
F5 Equity and investment fund shares	0	-2 526	68 856	-9 637	710	31 467	259	-1 829	926	0	700	-	-	118 855	-	-	0	55 032	262 813	F5	
F51 Equity	0	-2 526	-	-	710	31 467	259	-1 829	926	0	700	-	-	118 855	-	-	0	58 810	207 372	F51	
F511 Listed shares	-	-6 598	-	-	-6	-289	-	-2 410	-	-	-	-	-	-67 579	-	-	-	12 274	-64 608	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	-4 615	-	-	-6	-834	-	-2 468	-	0	-	-	-	-71 758	-	-	-	12 274	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-1 983	-	-	0	545	-	58	-	-	-	-	-	4 179	-	-	-	0	-		
F512 Unlisted shares	0	3 715	-	-	862	30 419	240	581	926	-	0	-	-	170 240	-	-	-	46 244	253 227	F512	
Unlisted shares issued by resident corporations	0	3 398	-	-	599	29 224	611	650	926	0	0	-	-	133 628	-	-	-	46 244	-		
Unlisted shares issued by non-resident corporations	0	317	-	-	264	1 195	-371	-69	-	0	0	-	-	36 612	-	-	-	0	-		
F519 Other equity	0	356	-	-	-146	1 337	20	0	-	0	700	-	-	16 194	-	-	0	292	18 753	F519	
Other equity issued by resident corporations	0	354	-	-	-59	1 387	20	0	-	0	700	-	-	15 384	-	-	0	292	-		
Other equity issued by non-resident corporations	0	3	-	-	-87	-50	0	0	-	0	0	-	-	809	-	-	0	0	-		
F52 Investment fund shares	-	-	68 856	-9 637	-	-	-	-	-	-	-	-	-	-	-	-	-	-3 778	55 441	F52	
F521 Money market fund shares	-	-	68 856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 170	74 026	F521	
F522 Non-MMF investment fund shares	-	-	-	-9 637	-	-	-	-	-	-	-	-	-	-	-	-	-	-8 948	-18 585	F522	
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	28 413	2 878	-	142	-	-	-	-	-	-	2 008	33 440	F6	
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	2 183	1 052	-	-	-	-	-	-	-	-	2 008	5 243	F61	
F62 Life insurance and annuity entitlements	-	-	-	-	-	-	-	20 558	0	-	-	-	-	-	-	-	-	-	20 558	F62	
F63 Pension entitlements	-	-	-	-	-	-	-	5 672	1 865	-	-	-	-	-	-	-	-	-	7 537	F63	
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	142	-	-	-	-	-	-	-	142	F66	
F71 Financial derivatives	188	406 626	713	394	-19 490	-	-	2 836	-91	4	284	181	1 192	1 278	-	-185	382	330 676	724 989	F71	
F8 Other accounts receivable or payable	8 706	43 248	27	633	-13 346	3 109	-	-1 139	-465	-1 420	4 630	1 287	-25 228	53 241	2 687	8 359	-	53 219	137 548	F8	
F81 Trade credits and advances	-	-1 815	-	0	0	1 986	-	-1 218	-454	1 441	755	388	1 251	53 736	2 090	6 053	-	1 615	65 829	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	8 706	45 063	27	633	-13 345	1 123	-	79	-11	-2 861	3 875	899	-26 479	-495	597	2 307	-	51 604	71 719	F89	
F Total liabilities	-272 237	898 290	69 596	-12 476	-13 120	95 897	2 903	64 673	3 529	105 790	1 552	7 149	-29 347	287 814	3 743	29 973	-34	721 365	1 965 061	F	
BF90 Net financial transactions	-4 586	27 924	-10 333	-21 725	16 866	-4 276	10 170	-71 109	3 353	-152 637	-1 942	-9 527	12 176	31 126	645	92 672	4 608	76 596	0	BF90	

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional Revaluation Account

Changes in Assets due to Nominal Holding Gains and Losses
Year 2023

(EUR millions)

Transactions	Sectors																	TOTAL				
	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15					
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world				
F1 Monetary gold and SDRs	11 569																		-1 060	10 509	F1	
F2 Currency and deposits	1 786	-339	0	-24	-51	-6		-25	0	0	407	4	83	-228	0	213	0	0	-1 329	490	F2	
F21 Currency	0	0						0	0	0	0	0	0	0	0	0	0	0	0	0	0	F21
F22 Transferable deposits	-59	-59	0	-5	-20	0		-19	0	0	407	4	4	-241	0	223	-1	-133	101		F22	
F28 Interest accrued but not yet due on deposits	0	-1	0	0	0			0	0	0	0	0	0	1	0	0	0	3	3		F28	
F29 Other deposits	1 845	-280	0	-19	-32	-6		-6	0	0	0	0	79	13	0	-10	0	-1 199	386		F29	
F291 Investments withdrawable on demand		0			0			0	0		0	0		0	0	0	0	0	0	0	F291	
F292 Fixed-term investments	0	0		0	0	-6		-6	0	0	0	0	0	13	0	-10	0	-159	-167		F292	
F293 Contractual savings		0			0									0	0	0	0	0	0	0	F293	
F295 Funding between financial intermediaries	-2 697	109	0	-1	-3														287	-2 303	F295	
F296 Financial correspondents accounts	4 745	-387	0	-19	-29	0		0											-1 248	3 063	F296	
F297 Deposits at international institutions	-203																		0	-203	F297	
F299 Deposits and various guarantees		-2	0	0	0			0	0	0	0	0	79	0	0	0	0	0	-80	-3	F299	
F3 Debt securities	30 129	14 478	-1 916	23 558	1 260	137	0	52 392	3 651	8	33	12	1 496	2 797		364	87	74 581	203 066		F3	
F3.S Short-term negotiable debt securities	-4 183	-13 784	-1 916	-627	-188	-26	0	241	0	0	0	0	3	-55		-109	1	-6 476	-27 118		F3.S	
F3.L Long-term negotiable debt securities	34 311	28 262	0	24 184	1 448	163	0	52 151	3 651	8	33	12	1 493	2 852		473	86	81 057	230 184		F3.L	
F4 Loans	0	-646	0	249	-1 527	-52	0	-22	-1	-8	0	0	0	-4 165	0	0	0	-2 775	-8 947		F4	
F4.S Short-term loans	0	-432	0	249	-849	-52	0	-22	0	0	0	0	0	-4 165	0	0	0	-2 724	-7 994		F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	-215	0	0	-678	0	0	0	-1	-8	0	0	0	0	0	0	0	-51	-953		F42	
F48 Interest accrued but not yet due on loans	0	1	0	0	0						0	0	0	0	0	0	0	0	1		F48	
F5 Equity and investment fund shares	265	15 409	3	77 756	6 755	31 338	15 673	47 165	6 633	75 096	9 748	3 000	10 709	882 778		177 107	582	243 449	1 603 466		F5	
F51 Equity	58	13 265	0	52 401	5 509	30 788	15 668	3 519	482	74 969	8 812	2 997	3 551	885 511		163 408	-1	238 794	1 499 730		F51	
F511 Listed shares	58	14 285	0	52 377	5 509	926	5 861	8 744	810	15 183	5 450	4	3 551	100 589		42 913	-1	138 117	394 377		F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	58	3 727	0	22 027	623	665	5 861	4 688	438	15 183	5 444	4	3 091	82 164		34 882	-27	138 117				
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	10 558	0	30 350	4 887	262	0	4 056	372	0	7		461	18 425		8 032	25					
F512 Unlisted shares	0	-2 784		23	0	27 816	9 231	-3 286	-12	26 787	3 065	0	0	794 646		99 204		109 171	1 063 861		F512	
Unlisted shares issued by resident corporations	0	-1 931	0	1 037	0	25 890	7 781	-2 456	-27	26 787	3 065	0	0	650 717		99 204	0	109 171				
Unlisted shares issued by non-resident corporations	0	-854		-1 014	0	1 926	1 450	-830	15					143 929								
F519 Other equity	0	1 764			0	2 046	576	-1 939	-316	33 000	296	2 993	0	-9 724		21 291		-8 495	41 492		F519	
Other equity issued by resident corporations	0	1 764	0	0	0	2 046	576	-1 141	-316	32 623	296	2 993	0	-9 081		21 291	0	-8 495				
Other equity issued by non-resident corporations	0							-798	0	377				-643								
F52 Investment fund shares	207	2 143	3	25 355	1 246	550	6	43 646	6 151	127	937	3	7 158	-2 733		13 699	583	4 656	103 736		F52	
F521 Money market fund shares	0	0	0	-1 066	0	0	0	581	148	0	-7	-1	-49	-12 681		0	0	1 089	-11 984		F521	
F522 Non-MMF investment fund shares	207	2 143	3	26 421	1 246	550	6	43 065	6 003	127	943	4	7 206	9 947		13 699	583	3 567	115 720		F522	
F6 Insurance, pension and standardized guarantee		41						1 372	0			0		1 164	178	67 016	2	840	70 613		F6	
F61 Non-life insurance technical reserves		41						1 372	0			0		1 164	178	2 439	2	205	5 401		F61	
F62 Life insurance and annuity entitlements																56 128		623	56 752		F62	
F63 Pension entitlements																8 448		12	8 460		F63	
F66 Provisions for calls under standardized guarantees		0																	0		F66	
F71 Financial derivatives	-197	-583 141	-1 462	-5 767	11 602			-2 509	0	-297	-83	-248	283	-4 421		-80	-224	-479 893	-1 066 436		F71	
F8 Other accounts receivable or payable	0	0	0	0	0	0		0	0	0	0	0	0	-1 347	0	0	0	-2 146	-3 493		F8	
F81 Trade credits and advances		0		0	0	0		0	0	0	0	0	0	-1 347	0	0	0	-2 146	-3 493		F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	F89	
F Total assets	43 552	-554 200	-3 375	95 771	18 039	31 416	15 674	98 373	10 283	74 799	10 105	2 768	12 572	876 577	178	244 620	447	-168 331	809 268		F	
BF90 Changes in net worth due to nominal holding gains and losses																						BF90

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional Revaluation Account

Changes in Liabilities due to Nominal Holding Gains and Losses

Year 2023

(EUR millions)

Transactions	Sectors																	TOTAL			
	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15				
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	-1 060	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	11 569	10 509	F1
F2 Currency and deposits	-1 000	-670	0	.	0	0	.	0	.	0	0	0	0	0	0	0	0	0	2 159	490	F2
F21 Currency	0	0	0	0	0	F21
F22 Transferable deposits	0	-214	0	.	0	0	0	0	0	0	315	101	F22
F28 Interest accrued but not yet due on deposits	0	4	0	0	0	0	0	.	.	0	.	.	-1	3	F28
F29 Other deposits	-1 000	-460	0	.	0	0	.	0	.	0	0	0	0	0	1 845	386	F29
F291 Investments withdrawable on demand	.	0	0	0	0	F291
F292 Fixed-term investments	.	-161	0	.	0	0	0	0	-6	-167	F292
F293 Contractual savings	.	0	0	0	F293
F295 Funding between financial intermediaries	0	277	0	-2 580	-2 303	F295
F296 Financial correspondents accounts	-1 000	-575	0	.	.	.	0	.	0	4 637	3 063	F296
F297 Deposits at international institutions	0	-203	-203	F297
F299 Deposits and various guarantees	0	-1	0	0	0	.	.	0	-2	-3	F299
F3 Debt securities	.	27 988	.	.	-76	1 809	63	1 525	0	92 302	-1	2 641	5 685	30 546	.	.	.	40 584	203 066	F3	
F3.S Short-term negotiable debt securities	.	-18 708	.	.	2 138	-18	.	-3	.	1	0	0	-535	-363	.	.	.	-9 629	-27 118	F3.S	
F3.L Long-term negotiable debt securities	.	46 696	.	.	-2 214	1 827	63	1 528	0	92 301	-1	2 641	6 220	30 909	.	.	.	50 214	230 184	F3.L	
F4 Loans	0	-9	0	356	-86	-102	0	-55	0	0	0	0	0	-2 879	-1	59	0	-6 230	-8 947	F4	
F4.S Short-term loans	0	-3	0	356	-72	-60	0	-53	0	0	0	0	0	-2 765	0	-2	0	-5 395	-7 994	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	-6	0	0	-14	-41	0	-2	0	0	0	0	0	-115	-1	61	0	-835	-953	F42	
F48 Interest accrued but not yet due on loans	.	0	.	0	0	0	0	0	0	0	0	0	0	0	1	1	F48
F5 Equity and investment fund shares	44 442	44 805	-12 419	80 377	340	20 043	7 444	15 891	0	0	0	.	.	1 145 774	.	.	0	256 769	1 603 466	F5	
F51 Equity	44 442	44 805	.	.	340	20 043	7 444	15 891	0	0	0	.	.	1 145 774	.	.	0	220 991	1 499 730	F51	
F511 Listed shares	.	21 006	.	.	100	-3 455	.	8 948	.	.	.	.	.	290 345	.	.	.	77 434	394 377	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	.	10 854	.	.	100	-2 710	.	4 068	.	0	.	.	.	166 515	.	.	.	77 434	.	.	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	.	10 152	.	.	0	-745	.	4 880	.	.	.	.	.	123 830	.	.	.	0	.	.
F512 Unlisted shares	0	17 543	.	.	114	23 498	7 444	6 716	0	.	0	.	.	863 924	.	.	.	144 622	1 063 861	F512	
Unlisted shares issued by resident corporations	0	13 327	.	.	-1 322	17 989	1 850	5 607	0	0	0	.	.	772 616	.	.	.	144 622	.	.	
Unlisted shares issued by non-resident corporations	0	4 216	.	.	1 436	5 508	5 594	1 109	.	0	0	.	.	91 308	.	.	.	0	.	.	
F519 Other equity	44 442	6 256	.	.	127	0	0	226	.	0	0	.	.	-8 495	.	.	0	-1 064	41 492	F519	
Other equity issued by resident corporations	44 442	6 253	.	.	138	-66	0	226	.	0	0	.	.	58	.	.	0	-1 064	.	.	
Other equity issued by non-resident corporations	0	3	.	.	-11	66	0	0	.	0	0	.	.	-8 553	.	.	0	0	.	.	
F52 Investment fund shares	.	.	-12 419	80 377	.	.	.	.	.	.	.	.	.	.	.	.	.	35 778	103 736	F52
F521 Money market fund shares	.	.	-12 419	.	.	.	.	.	.	.	.	.	.	.	.	.	.	435	-11 984	F521
F522 Non-MMF investment fund shares	.	.	.	80 377	.	.	.	.	.	.	.	.	.	.	.	.	.	35 343	115 720	F522
F6 Insurance, pension and standardized guarantee	.	.	.	.	.	.	.	62 153	8 460	.	0	.	.	.	.	.	.	0	70 613	F6
F61 Non-life insurance technical reserves	.	.	.	.	.	.	.	5 401	0	.	.	.	.	.	.	.	.	.	5 401	F61
F62 Life insurance and annuity entitlements	.	.	.	.	.	.	.	56 752	0	.	.	.	.	.	.	.	.	.	56 752	F62
F63 Pension entitlements	.	.	.	.	.	.	.	0	8 460	.	.	.	.	.	.	.	.	.	8 460	F63
F66 Provisions for calls under standardized guarantees	.	.	.	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	F66
F71 Financial derivatives	-1 088	-579 401	-1 355	-10 260	36 795	.	.	-2 987	0	-4	0	-181	-594	-4 593	.	-187	-232	-502 349	-1 066 436	F71	
F8 Other accounts receivable or payable	0	0	0	0	0	0	0	0	0	0	0	0	0	-2 146	0	0	.	-1 347	-3 493	F8	
F81 Trade credits and advances	.	0	.	0	0	0	0	0	0	0	0	0	0	-2 146	0	0	.	-1 347	-3 493	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.	0	0	F89	
F Total liabilities	41 294	-507 287	-13 774	70 473	36 973	21 750	7 507	76 527	8 460	92 298	-1	2 460	5 091	1 166 702	-1	-128	-232	-198 844	809 268	F	
BF90 Changes in net worth due to nominal holding gains and losses	2 258	-46 913	10 400	25 298	-18 933	9 666	8 167	21 846	1 822	-17 499	10 106	307	7 480	-290 125	179	244 748	679	30 513	0	BF90	

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional volume changes account

Changes in Assets due to Reclassification or Restructuring
Year 2023

(EUR millions)

Transactions	Sectors																	TOTAL			
	S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15				
	Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world			
F1 Monetary gold and SDRs	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F1	
F2 Currency and deposits	0	-63 675	0	-8	6 143	88	-	58	-2	48	0	0	-8	-95	0	0	0	-12 166	-69 617	F2	
F21 Currency	0	0	-	-	-	-	-	58	-58	0	1	-	-	0	0	0	0	0	0	1	F21
F22 Transferable deposits	0	0	0	0	0	0	-	0	0	48	0	0	-8	-95	0	0	0	0	0	-55	F22
F28 Interest accrued but not yet due on deposits	0	0	0	0	0	-	-	0	-2	0	0	0	0	0	0	0	0	0	0	-2	F28
F29 Other deposits	0	-63 675	0	-8	6 143	88	-	0	58	0	-1	0	0	0	0	0	0	0	-12 166	-69 561	F29
F291 Investments withdrawable on demand	-	0	-	-	0	-	-	0	-39	-	-	0	-	0	0	0	0	0	0	-39	F291
F292 Fixed-term investments	0	0	-	0	0	88	-	0	-314	0	0	0	0	0	0	0	0	0	0	-226	F292
F293 Contractual savings	-	0	-	-	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	F293
F295 Funding between financial intermediaries	0	1 313	0	16	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-10 023	-8 694	F295
F296 Financial correspondents accounts	0	-64 988	0	4	6 143	0	-	0	-	-	-	-	-	-	-	-	-	-	-2 143	-60 983	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299 Deposits and various guarantees	-	0	0	-29	0	-	-	0	411	0	-1	0	0	0	0	0	0	0	0	381	F299
F3 Debt securities	0	-1 137	0	10	0	-2	0	-411	-11	0	0	0	0	-	-	-	0	-607	-2 158	F3	
F3.S Short-term negotiable debt securities	0	1 088	0	-	0	0	0	-232	0	0	0	0	0	-	-	-	0	-22	834	F3.S	
F3.L Long-term negotiable debt securities	0	-2 224	0	10	0	-2	0	-179	-11	0	0	0	0	-	-	-	0	-585	-2 992	F3.L	
F4 Loans	0	544	0	269	8 453	5 261	0	4	3	89	0	-1	1	-5 813	0	11	0	59	8 879	F4	
F4.S Short-term loans	0	1 209	0	269	0	5 261	0	4	24	0	0	0	1	-5 813	0	11	0	-49	917	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	-666	0	0	8 453	0	0	0	-21	89	0	0	0	0	0	0	0	108	7 963	F42	
F48 Interest accrued but not yet due on loans	0	0	0	0	0	-	-	-	-	0	0	-1	0	0	0	0	0	0	-1	-	F48
F5 Equity and investment fund shares	-3	-36	-8	-1 084	-31	-2	1 124	124	-184	-29 485	0	0	0	-29 019	-	2 747	-1	-18 222	-74 079	F5	
F51 Equity	0	0	0	-526	0	13	1 121	-1 566	-212	-29 000	0	0	0	-27 292	-	2 541	0	-18 205	-73 126	F51	
F511 Listed shares	0	0	0	-6 157	0	13	1 121	-1 05	1	0	0	0	0	49	-	-59	0	18	-5 120	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	0	0	0	-4 405	0	12	1 121	0	0	0	0	0	0	3 175	-	80	0	18	-	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	0	0	-1 752	0	1	0	-105	1	0	0	-	0	-3 125	-	-139	0	-	-	-	
F512 Unlisted shares	0	0	-	5 631	0	0	0	923	-27	-29 000	0	0	0	-28 641	-	884	-	-17 548	-67 778	F512	
Unlisted shares issued by resident corporations	0	0	0	4 431	0	0	0	648	-11	-29 000	0	0	0	3 155	-	884	0	-17 548	-	-	
Unlisted shares issued by non-resident corporations	0	0	-	1 199	0	0	0	275	-16	-	-	-	-	-31 796	-	-	-	-	-	-	
F519 Other equity	0	0	-	-	0	0	0	-2 384	-186	0	0	0	0	1 300	-	1 717	-	-675	-228	F519	
Other equity issued by resident corporations	0	0	0	0	0	0	0	-1 702	-186	0	0	0	0	618	-	1 717	0	-675	-	-	
Other equity issued by non-resident corporations	0	-	-	-	-	-	-	-682	0	0	-	-	-	683	-	-	-	-	-	-	
F52 Investment fund shares	-3	-36	-8	-559	-31	-14	3	1 690	28	-485	0	0	0	-1 727	-	206	-1	-17	-953	F52	
F521 Money market fund shares	0	0	0	1 705	0	1	0	0	0	0	0	0	0	-1 726	-	34	0	0	14	F521	
F522 Non-MMF investment fund shares	-3	-36	-8	-2 263	-31	-15	3	1 690	28	-485	0	0	0	-1	-	172	-1	-17	-967	F522	
F6 Insurance, pension and standardized guarantee	-	0	-	-	-	-	-	0	0	-	-	-	-	140	0	0	0	0	140	F6	
F61 Non-life insurance technical reserves	-	0	-	-	-	-	-	0	0	-	-	-	-	140	0	0	0	0	140	F61	
F62 Life insurance and annuity entitlements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	F62	
F63 Pension entitlements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	F63	
F66 Provisions for calls under standardized guarantees	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	F66	
F71 Financial derivatives	0	7 860	0	0	0	-	-	0	0	0	0	0	0	0	-	0	0	7 601	15 461	F71	
F8 Other accounts receivable or payable	0	0	0	0	-106	0	-	0	0	5 302	42	-208	24 228	2 774	0	8 066	0	0	40 098	F8	
F81 Trade credits and advances	-	0	-	0	-106	0	-	0	0	-60	0	0	-1	-1	0	0	0	0	-168	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	-	0	0	5 362	42	-208	24 229	2 775	0	8 066	0	0	40 266	F89	
F Total assets	-3	-56 443	-8	-814	14 459	5 346	1 124	-225	-194	-24 046	41	-208	24 221	-32 013	0	10 825	-1	-23 336	-81 275	F	
BF90 Changes in net worth due to other changes in volume of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	BF90	

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional volume changes account

Changes in Liabilities due to Reclassification or Restructuring
Year 2023

Sectors		(EUR millions)																	TOTAL		
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15			
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F1
F2	Currency and deposits	1	-72 111	0	-	0	0	0	0	0	-8	0	0	0	0	0	0	0	2 500	-69 617	F2
F21	Currency	1	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	1	F21
F22	Transferable deposits	0	0	-	-	-	0	-	0	-	-8	-	-	-	0	0	0	0	-47	-55	F22
F28	Interest accrued but not yet due on deposits	0	-2	0	-	-	-	-	-	-	0	-	0	0	-	-	0	-	0	-2	F28
F29	Other deposits	0	-72 109	0	-	0	0	0	0	0	0	0	0	0	0	-	-	-	2 548	-69 561	F29
F291	Investments withdrawable on demand	-	-39	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	-39	F291
F292	Fixed-term investments	-	-314	0	-	0	-	-	-	-	0	0	0	-	-	-	-	-	88	-226	F292
F293	Contractual savings	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F293
F295	Funding between financial intermediaries	0	-10 023	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 329	-8 694	F295
F296	Financial correspondents accounts	0	-61 654	0	-	-	0	-	0	-	0	-	-	-	-	-	-	-	671	-60 983	F296
F297	Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299	Deposits and various guarantees	0	-78	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	459	381	F299
F3	Debt securities	-	0	-	-	-	0	0	0	0	0	0	0	0	0	-	-	-	-2 158	-2 158	F3
F3.S	Short-term negotiable debt securities	-	-	-	-	-	0	-	0	-	0	0	0	0	0	-	-	-	834	834	F3.S
F3.L	Long-term negotiable debt securities	-	0	-	-	-	-	0	0	0	0	0	0	0	-	-	-	-	-2 992	-2 992	F3.L
F4	Loans	0	8 453	1	233	8 129	5 104	679	0	0	0	0	-20	-5 652	0	-3 692	0	0	-4 356	8 879	F4
F4.S	Short-term loans	0	1	1	234	0	5 323	116	0	0	0	0	0	0	-457	0	0	0	-4 300	917	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	8 453	0	-1	8 129	-219	563	0	0	0	0	-20	-5 195	0	-3 692	0	0	-56	7 963	F42
F48	Interest accrued but not yet due on loans	-	0	-	0	0	-	-	-	-	0	0	0	0	-1	0	0	0	0	-1	F48
F5	Equity and investment fund shares	0	-3 047	0	-1 309	432	-1 487	0	0	0	0	0	-	-33 568	-	-	0	0	-35 100	-74 079	F5
F51	Equity	0	-3 047	-	-	432	-1 487	0	0	0	0	-	-	-33 568	-	-	0	0	-35 456	-73 126	F51
F511	Listed shares	-	0	-	-	0	0	0	0	-	-	-	-	0	-	-	-	-	-5 120	-5 120	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	-	466	-	-	0	-33	-	-23	-	0	-	-	-427	-	-	-	-	-5 120	-	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-466	-	-	0	33	-	23	-	-	-	-	427	-	-	-	-	0	-	
F512	Unlisted shares	0	-3 061	-	-	0	-1 487	0	0	0	0	-	-	-32 893	-	-	-	-	-30 337	-67 778	F512
	Unlisted shares issued by resident corporations	0	-1 385	-	-	1 110	823	908	195	0	0	0	-	-21 544	-	-	-	-	-30 337	-	
	Unlisted shares issued by non-resident corporations	0	-1 676	-	-	-1 110	-2 310	-908	-195	-	0	0	-	-11 349	-	-	-	-	0	-	
F519	Other equity	0	14	-	-	432	0	0	0	-	0	0	-	-675	-	-	0	0	1	-228	F519
	Other equity issued by resident corporations	0	14	-	-	297	14	0	0	-	0	0	-	121	-	-	0	0	1	-	
	Other equity issued by non-resident corporations	0	0	-	-	135	-14	0	0	-	0	0	-	-796	-	-	0	0	0	-	
F52	Investment fund shares	-	-	0	-1 309	-	-	-	-	-	-	-	-	-	-	-	-	-	356	-953	F52
F521	Money market fund shares	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	F521
F522	Non-MMF investment fund shares	-	-	-	-1 309	-	-	-	-	-	-	-	-	-	-	-	-	-	342	-967	F522
F6	Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	140	0	-	0	-	-	-	-	-	-	0	140	F6
F61	Non-life insurance technical reserves	-	-	-	-	-	-	-	140	0	-	-	-	-	-	-	-	-	0	140	F61
F62	Life insurance and annuity entitlements	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0	F62
F63	Pension entitlements	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0	F63
F66	Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	F66
F71	Financial derivatives	0	7 601	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	7 860	15 461	F71
F8	Other accounts receivable or payable	0	0	0	0	0	0	-	0	0	7 843	22	0	32 295	-124	0	-210	-	272	40 098	F8
F81	Trade credits and advances	-	0	-	0	0	0	0	0	0	0	0	0	-1	-166	0	-1	-	0	-168	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	-	0	0	7 843	22	0	32 296	42	0	-209	-	272	40 266	F89
F	Total liabilities	1	-59 103	1	-1 076	8 561	3 617	679	140	0	7 835	22	0	32 276	-39 344	0	-3 902	0	-30 981	-81 275	F
BF90	Changes in net worth due to other changes in volume of liabilities	-4	2 660	-9	262	5 898	1 728	445	-365	-194	-31 881	20	-208	-8 055	7 332	0	14 726	-1	7 645	0	BF90

NB : SDRs : Special Draft Rights ; MMFs : Money Market Funds

Due to rounding, the sum of the components may not add up to the aggregate

Produced October 18th 2024

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