



EUROSYSTÈME

Provisional Financial accounts and financial balance sheets

Year 2023

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Source : Banque de France - DGSEI - DSMF – SESOF

Contact : sesof@banque-france.fr

Provisional Financial Balance Sheet

Stocks - Assets

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 Fund	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	272 615	4 715 007	66 209	47 417	182 289	12 505		39 740		40 016	56 833	85 117	43 600	978 098	153 418	1 832 990	95 718	2 973 853	11 595 426	F2	
F21 Currency	4	10 125						3 087		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	11 000		17 838		17 785	52 916	83 331	40 318	652 816	57 282	516 604	44 149	296 965	2 130 737	F22	
F28 Interest accrued but not yet due on deposits	3 811	28 655	0	0	96			92		17	74	6	37	1 957	917	6 421	183	7 477	49 743	F28	
F29 Other deposits	255 498	4 440 707	55 967	11 747	137 193	1 505		18 723		22 178	3 843	1 781	3 245	300 170	84 414	1 195 734	48 299	2 537 621	9 118 622	F29	
F291 Investments withdrawable on demand		0			0			971			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		17 426		22 066	69	1 773	1 075	279 487	22 092	120 826	20 803	220 802	790 789	F292	
F293 Contractual savings		0			0									0	15 072	248 793	0	4 400	268 265	F293	
F295 Funding between financial intermediaries	121 643	957 680	14 841	4 452	39 275													1 259 558	2 397 450	F295	
F296 Financial correspondents accounts	44 325	3 342 167	41 125	5 472	94 139	0		0											913 073	4 440 302	F296
F297 Deposits at international institutions	6 691																		0	6 691	F297
F299 Deposits and various guarantees		140 855	0	1 823	3 756			326		112	310	8	2 169	10 091	1 851	2 956	33	126 839	291 131	F299	
F3 Debt securities	1 014 390	967 622	319 138	435 067	95 916	14 134	47	1 359 315		891	3 971	481	62 859	68 767		40 759	4 689	2 927 284	7 315 328	F3	
F3.S Short-term negotiable debt securities	49 030	139 266	267 749	22 718	23 573	2 073	0	27 383		84	79	31	513	7 129		1 850	58	323 461	864 998	F3.S	
F3.L Long-term negotiable debt securities	965 360	828 356	51 389	412 348	72 343	12 061	47	1 331 932		807	3 892	450	62 345	61 637		38 909	4 631	2 603 823	6 450 330	F3.L	
F4 Loans	605	4 258 509	12 408	9 517	263 531	119 134	7 207	66 032		82 467	79 946	14 932	9 189	2 224 713	123	11 529	0	683 714	7 843 555	F4	
F4.S Short-term loans	342	995 839	12 408	9 517	40 602	42 670	563	34 454		7 602	4 036	12	6 365	908 689	123	2 913	0	520 048	2 586 182	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	3 247 103	0	0	222 929	76 463	6 644	31 578		71 510	75 006	14 916	2 719	1 315 963	0	8 601	0	160 960	5 234 393	F42	
F48 Interest accrued but not yet due on loans	263	15 568	0	0	0					3 355	904	4	105	61	0	15		2 706	22 980	F48	
F5 Equity and investment fund shares	22 358	662 372	19 134	968 422	52 506	336 761	113 815	1 301 100		370 863	102 834	75 123	168 815	9 250 174		2 070 058	16 234	2 502 301	18 032 870	F5	
F51 Equity	3 208	609 908	0	603 622	41 949	307 592	113 328	405 900		369 262	87 055	74 981	25 802	9 065 644		1 737 794	2 119	2 269 137	15 717 300	F51	
F511 Listed shares	624	171 653	0	443 682	41 859	20 103	27 312	87 964		4 638	40 932	32	25 802	1 106 815		375 113	2 119	1 059 134	3 407 780	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	422	72 035	0	182 863	2 638	17 573	27 301	62 632		4 398	40 887	32	23 375	998 527		310 034	1 948	1 059 134			
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	202	99 618	0	260 818	39 220	2 529	11	25 332		240	45		2 426	108 288		65 079	171				
F512 Unlisted shares	687	383 235		159 941	71	274 501	82 334	198 171		61 548	29 311	0	0	7 534 579		914 779		981 187	10 620 342	F512	
Unlisted shares issued by resident corporations	150	261 232	0	133 603	21	264 453	79 269	124 095		61 548	29 311	0	0	5 559 669		914 779	0	981 187			
Unlisted shares issued by non-resident corporations	537	122 003		26 338	51	10 048	3 065	74 076						1 974 910							
F519 Other equity	1 896	55 020			19	12 988	3 682	119 765		303 077	16 813	74 949	0	424 251		447 903		228 816	1 689 178	F519	
Other equity issued by resident corporations	0	55 020	0	0	19	12 988	3 682	110 854		256 478	16 813	74 949	0	312 232		447 903	0	228 816			
Other equity issued by non-resident corporations	1 896							8 911		46 599				112 018							
F52 Investment fund shares	19 150	52 464	19 134	364 800	10 557	29 170	487	895 200		1 601	15 778	142	143 013	184 530		332 264	14 115	233 164	2 315 570	F52	
F521 Money market fund shares	10	1 291	19 101	70 053	0	16 980	280	110 055		9	1 243	85	8 110	95 009		11 559	2 834	96 312	432 931	F521	
F522 Non-MMF investment fund shares	19 140	51 173	33	294 747	10 557	12 190	207	785 145		1 592	14 536	57	134 903	89 521		320 705	11 281	136 852	1 882 639	F522	
F6 Insurance, pension and standardized guarantee		2 440						123 523				5 425		45 081	6 902	2 066 306	89	43 910	2 293 677	F6	
F61 Non-life insurance technical reserves		1 580						123 523				5 425		45 081	6 902	94 494	89	29 694	306 789	F61	
F621 Life insurance																1 708 999		13 620	1 722 619	F621	
F622 Retirement savings																262 813		596	263 409	F622	
F66 Provisions for calls under standardized guarantees		860																	860	F66	
F71 Financial derivatives	0	402 935	3 820	117 040	35 819			5 608			764		3 692	22			0	587 900	1 157 600	F71	
F8 Other accounts receivable or payable	382	742 665	240	5 061	64 179	23 352		149		137 333	38 823	67 981	233 880	1 581 359	48 295	487 332	441	316 618	3 748 091	F8	
F81 Trade credits and advances		502		228	27 690	19 394		0		37 007	10 423	21 405	16 757	990 555	42 084	3 208		172 760	1 342 013	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	382	742 163	240	4 833	36 489	3 958		149		100 327	28 400	46 576	217 123	590 804	6 211	484 125	441	143 857	2 406 078	F89	
F Total assets	1 494 892	11 751 551	420 949	1 582 525	694 240	505 885	121 069	2 895 467		631 570	283 170	249 059	522 035	14 148 214	208 739	6 508 974	117 172	10 071 383	52 206 895	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 April 22nd 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 Fund	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	1 376 326	8 275 279	1	0	0	0	0	0	184 142	0	0	0	0	0	0	0	0	1 759 677	11 595 426	F2	
F21 Currency	296 319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	296 323	F21
F22 Transferable deposits	101 526	1 603 209	-	-	-	-	0	-	175 777	-	-	-	-	0	0	0	0	250 226	2 130 737	F22	
F28 Interest accrued but not yet due on deposits	1 586	40 689	0	-	-	-	-	-	350	-	-	-	-	-	-	-	0	7 118	49 743	F28	
F29 Other deposits	976 895	6 631 381	1	-	0	-	0	-	8 015	0	-	-	-	-	-	-	-	1 502 330	9 118 622	F29	
F291 Investments withdrawable on demand	-	923 995	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	923 995	F291
F292 Fixed-term investments	-	703 636	0	-	0	-	-	-	2 810	0	-	-	-	-	-	-	-	84 343	790 789	F292	
F293 Contractual savings	-	268 265	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	268 265	F293	
F295 Funding between financial intermediaries	14 897	1 713 506	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	669 047	2 397 450	F295	
F296 Financial correspondents accounts	961 998	2 805 388	1	-	-	-	0	-	4 290	-	-	-	-	-	-	-	-	668 624	4 440 302	F296	
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 691	6 691	F297	
F299 Deposits and various guarantees	0	216 591	0	-	-	-	-	-	915	-	-	-	-	0	-	-	-	73 625	291 131	F299	
F3 Debt securities	1 594 389	-	-	331 392	92 140	-	43 009	-	2 341 991	51 204	48 998	226 290	665 666	-	-	-	-	1 920 249	7 315 328	F3	
F3.S Short-term negotiable debt securities	247 189	-	-	95 779	1 197	-	500	-	167 317	174	1 090	43 551	48 593	-	-	-	-	259 609	864 998	F3.S	
F3.L Long-term negotiable debt securities	1 347 200	-	-	235 613	90 943	-	42 509	-	2 174 673	51 031	47 908	182 739	617 073	-	-	-	-	1 660 641	6 450 330	F3.L	
F4 Loans	264	60 910	0	34 584	130 527	305 895	31 444	165 968	-	83 193	60 371	198 476	40 102	3 552 956	175 219	1 573 069	19 394	1 411 183	7 843 555	F4	
F4.S Short-term loans	-	8 819	-	29 839	108 052	54 361	3 139	86 357	-	38	10 750	2 059	11 598	1 165 977	2 994	27 861	991	1 073 347	2 586 182	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	264	51 480	0	4 746	22 475	251 534	28 305	79 611	-	80 036	49 158	195 019	28 333	2 381 015	170 655	1 540 700	18 282	332 781	5 234 393	F42	
F48 Interest accrued but not yet due on loans	-	612	-	0	0	-	-	-	-	3 119	463	1 398	171	5 964	1 570	4 508	121	5 055	22 980	F48	
F5 Equity and investment fund shares	168 458	483 162	416 074	1 516 489	10 458	316 986	84 907	237 659	-	940	31 357	-	-	11 386 927	-	-	12 016	3 367 437	18 032 870	F5	
F51 Equity	168 458	483 162	-	-	10 458	316 986	84 907	237 659	-	940	31 357	-	-	11 386 927	-	-	12 016	2 984 431	15 717 300	F51	
F511 Listed shares	-	132 250	-	-	278	20 064	-	71 667	-	-	-	-	-	2 579 541	-	-	-	603 980	3 407 780	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	68 059	-	-	278	16 853	-	36 379	-	-	-	-	-	1 623 097	-	-	-	603 980	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	64 191	-	-	0	3 211	-	35 288	-	-	-	-	-	956 444	-	-	-	0	-		
F512 Unlisted shares	150	143 747	-	-	7 496	235 803	55 639	82 331	-	-	0	-	-	7 884 148	-	-	-	2 211 028	10 620 342	F512	
Unlisted shares issued by resident corporations	150	131 781	-	-	7 104	197 349	55 639	59 573	-	-	0	-	-	6 976 533	-	-	-	2 211 028	-		
Unlisted shares issued by non-resident corporations	0	11 967	-	-	393	38 454	0	22 758	-	-	0	-	-	907 615	-	-	-	0	-		
F519 Other equity	168 308	207 165	-	-	2 683	61 119	29 268	83 661	-	940	31 357	-	-	923 238	-	-	12 016	169 424	1 689 178	F519	
Other equity issued by resident corporations	168 308	207 165	-	-	2 683	45 989	29 268	83 661	-	940	31 357	-	-	709 552	-	-	12 016	169 424	-		
Other equity issued by non-resident corporations	0	0	-	-	0	15 130	0	0	-	0	0	-	-	213 686	-	-	-	0	0		
F52 Investment fund shares	-	-	416 074	1 516 489	-	-	-	-	-	-	-	-	-	-	-	-	-	-	383 007	2 315 570	F52
F521 Money market fund shares	-	-	416 074	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16 857	432 931	F521
F522 Non-MMF investment fund shares	-	-	-	1 516 489	-	-	-	-	-	-	-	-	-	-	-	-	-	-	366 150	1 882 639	F522
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	2 292 817	-	-	860	-	-	-	-	-	-	-	2 293 677	F6	
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	306 789	-	-	-	-	-	-	-	-	-	-	-	306 789	F61
F621 Life insurance	-	-	-	-	-	-	-	1 722 619	-	-	-	-	-	-	-	-	-	-	-	1 722 619	F621
F622 Retirement savings	-	-	-	-	-	-	-	263 409	-	-	-	-	-	-	-	-	-	-	-	263 409	F622
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	860	-	-	-	-	-	-	-	-	860	F66
F71 Financial derivatives	0	475 921	3 890	107 418	138 960	-	-	7 899	-	-	17	-	216	8	-	-	-	0	423 271	1 157 600	F71
F8 Other accounts receivable or payable	9 013	806 908	453	9 166	45 056	20 344	-	36 790	-	123 789	73 508	60 333	178 902	1 260 307	43 889	228 003	-	851 628	3 748 091	F8	
F81 Trade credits and advances	-	40 088	-	320	11	17 545	-	20 944	-	8 853	11 289	15 961	9 362	1 004 037	42 088	19 064	-	152 451	1 342 013	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	9 013	766 821	453	8 846	45 046	2 799	-	15 846	-	114 937	62 219	44 372	169 540	256 270	1 800	208 939	-	699 178	2 406 078	F89	
F Total liabilities	1 589 865	11 696 569	420 419	1 667 658	656 393	735 365	116 351	2 784 142	-	2 734 055	217 318	307 807	445 511	16 865 864	219 107	1 801 072	31 410	9 917 988	52 206 895	F	
BF90 Financial net worth	-94 974	54 982	530	-85 133	37 848	-229 480	4 718	111 325	-	-2 102 484	65 852	-58 748	76 524	-2 717 650	-10 369	4 707 902	85 762	153 395	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 April 22nd 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)

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 Fund	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	-242 257	236 527	14 385	-10 602	-34 829	248		-5 011		-47 714	-2 655	-5 323	445	-29 799	-365	53 870	1 623	146 346	74 887	F2	
F21 Currency	0	-155						223		-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		-6 698		-64 705	-3 019	-6 813	-204	-103 833	-8 574	-46 474	-2 646	-51 960	-332 607	F22	
F28 Interest accrued but not yet due on deposits	8 600	19 549	0	0	46			53		-79	15	6	29	976	526	3 685	105	4 339	37 850	F28	
F29 Other deposits	-249 636	242 141	12 556	-3 110	-29 086	248		1 411		17 072	350	1 484	620	71 383	6 901	88 399	3 940	208 123	372 796	F29	
F291 Investments withdrawable on demand		0			0			-686			-3	0		-10 301	-1 687	53 139	-4 707	-94	35 660	F291	
F292 Fixed-term investments	-15 286	0		0	8	248		5 885		17 072	42	1 482	507	89 857	10 832	64 803	8 652	45 478	229 580	F292	
F293 Contractual savings		0			0									0	-2 256	-29 600	0	-512	-32 368	F293	
F295 Funding between financial intermediaries	-231 329	159 004	5 223	-1 027	-2 159													226 223	155 935	F295	
F296 Financial correspondents accounts	-2 741	114 010	7 334	-1 549	-17 448	0		0											-26 273	73 332	F296
F297 Deposits at international institutions	-279																		0	-279	F297
F299 Deposits and various guarantees		-30 873	0	-535	-9 487			-3 788		0	310	2	112	-8 172	13	57	-6	-36 698	-89 064	F299	
F3 Debt securities	-37 178	250 762	40 502	19 068	4 248	2 056	44	-680		-2 853	961	38	5 034	7 072		5 260	589	314 838	609 761	F3	
F3.S Short-term negotiable debt securities	-5 340	18 689	23 222	-420	-2 939	946	0	-240		-4	27	25	280	965		196	-186	52 113	87 335	F3.S	
F3.L Long-term negotiable debt securities	-31 838	232 073	17 280	19 488	7 187	1 109	44	-440		-2 850	934	13	4 753	6 107		5 065	775	262 726	522 427	F3.L	
F4 Loans	-1 132	26 980	2 127	-1 629	52 749	7 708	1 177	1 448		-1 354	-4 368	174	2 646	62 334	10	769	0	-11 353	138 286	F4	
F4.S Short-term loans	-1 077	-2 303	2 127	-1 629	7 151	982	-177	582		-281	516	4	2 762	-18 563	10	767	0	-17 242	-26 371	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	25 974	0	0	45 597	6 726	1 354	866		-1 465	-4 817	170	-143	80 900	0	-9	0	5 592	160 745	F42	
F48 Interest accrued but not yet due on loans	-55	3 310	0	0	0					392	-67	1	27	-3	0	10		297	3 913	F48	
F5 Equity and investment fund shares	1 428	21 309	1 700	-21 378	12 016	43 130	6 581	11 798		9 007	1 445	578	3 153	118 279		16 236	1 943	22 253	249 479	F5	
F51 Equity	-1	20 755	0	-16 103	10 329	38 186	6 235	-7 055		8 946	1 106	578	-651	93 381		9 951	340	28 871	194 869	F51	
F511 Listed shares	-1	20 014	0	-20 565	10 325	75	1 824	-8 786		-41 446	-635	5	-651	-12 924		-12 484	340	-530	-65 439	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-1	3 017	0	-22 046	-3 855	102	1 813	-5 160		-41 446	-635	5	293	1 921		-11 510	338	-530			
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	16 997	0	1 481	14 180	-27	11	-3 626		0	0		-944	-14 846		-974	3				
F512 Unlisted shares	0	-206		4 462	-4	35 940	4 160	4 398		49 961	2 068	0	0	102 489		10 575		28 582	242 425	F512	
Unlisted shares issued by resident corporations	0	6 027	0	5 919	17	34 399	3 982	4 379		49 961	2 068	0	0	45 231		10 575	0	28 582			
Unlisted shares issued by non-resident corporations	0	-6 233		-1 457	-20	1 541	178	19						57 257							
F519 Other equity	0	947			8	2 171	251	-2 667		431	-327	573	0	3 817		11 860		819	17 882	F519	
Other equity issued by resident corporations	0	947	0	0	8	2 171	251	-2 860		138	-327	573	0	4 010		11 860	0	819			
Other equity issued by non-resident corporations	0							193		293				-194							
F52 Investment fund shares	1 429	555	1 700	-5 275	1 687	4 945	345	18 853		62	339	0	3 803	24 898		6 285	1 603	-6 618	54 611	F52	
F521 Money market fund shares	-88	-993	1 812	-3 410	0	3 977	174	24 171		0	278	0	496	30 312		6 735	1 676	-1 153	63 987	F521	
F522 Non-MMF investment fund shares	1 517	1 548	-112	-1 864	1 688	967	171	-5 318		62	61	0	3 307	-5 414		-450	-73	-5 466	-9 376	F522	
F6 Insurance, pension and standardized guarantee		228						-8 381				434		2 324	378	35 487	5	656	31 130	F6	
F61 Non-life insurance technical reserves		86						-8 381				434		2 324	378	5 169	5	3 160	3 175	F61	
F621 Life insurance																22 957		-2 459	20 498	F621	
F622 Retirement savings																7 360		-45	7 315	F622	
F66 Provisions for calls under standardized guarantees		142																		142	F66
F71 Financial derivatives	0	856 202	2 627	-17 065	114 390			-1 421			83		-429	0			0	229 319	1 183 705	F71	
F8 Other accounts receivable or payable	-109	80 173	-37	1 063	1 008	2 875		5		-3 854	4 088	1 474	-20 300	64 160	4 341	32 901	0	-70 289	97 498	F8	
F81 Trade credits and advances		-12		0	9 656	958		0		-448	601	-280	537	33 988	2 089	72		-2 026	45 135	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	-109	80 185	-37	1 063	-8 648	1 917		5		-3 406	3 487	1 754	-20 837	30 172	2 252	32 829	0	-68 263	52 362	F89	
F Total assets	-277 507	1 472 181	61 305	-30 543	149 583	56 016	7 801	-2 242		-46 769	-446	-2 625	-9 452	224 370	4 363	144 522	4 159	631 770	2 386 487	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 April 22nd 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	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 Fund	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	-281 082	273 802	1	-	0	0	-	0	-	-11 147	-	-	-	0	0	0	0	93 314	74 887	F2
F21 Currency	-3 151	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-3 151	F21
F22 Transferable deposits	-89 559	-225 429	-	-	-	0	-	0	-	-13 670	-	-	-	0	0	0	0	-3 949	-332 607	F22
F28 Interest accrued but not yet due on deposits	869	32 233	0	-	-	-	-	-	-	91	-	-	-	-	-	0	-	4 657	37 850	F28
F29 Other deposits	-189 240	466 998	1	-	0	0	-	0	-	2 432	-	-	-	0	-	-	-	92 606	372 796	F29
F291 Investments withdrawable on demand	-	35 660	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	35 660	F291
F292 Fixed-term investments	-	242 397	0	-	0	-	-	-	-	2 222	-	-	-	-	-	-	-	-15 039	229 580	F292
F293 Contractual savings	-	-32 368	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-32 368	F293
F295 Funding between financial intermediaries	-12 960	18 517	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150 377	155 935	F295
F296 Financial correspondents accounts	-176 280	267 106	0	-	-	0	-	0	-	129	-	-	-	-	-	-	-	-17 623	73 332	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-279	-279	F297
F299 Deposits and various guarantees	0	-64 315	0	-	-	-	-	-	-	81	-	-	-	0	-	-	-	-24 830	-89 064	F299
F3 Debt securities	-	266 798	-	-	44 616	26 880	-	249	-	122 458	-876	4 550	-5 231	11 174	-	-	-	139 143	609 761	F3
F3.S Short-term negotiable debt securities	-	50 116	-	-	3 774	206	-	4	-	19 379	62	-579	-3 280	-5 831	-	-	-	23 484	87 335	F3.S
F3.L Long-term negotiable debt securities	-	216 682	-	-	40 842	26 674	-	245	-	103 079	-938	5 130	-1 951	17 005	-	-	-	115 658	522 427	F3.L
F4 Loans	-4	-10 268	0	-3 892	-24 450	27 995	5 206	26 484	-	-4 105	-3 328	1 131	1 074	67 151	1 056	22 639	-417	32 013	138 286	F4
F4.S Short-term loans	-	-850	-	-3 937	-6 492	-8 878	450	13 420	-	0	-610	26	1 814	-29 847	-247	-2 018	54	10 743	-26 371	F4.S
F42 Long-term loans excluding interest accrued but not yet due	-4	-9 170	0	45	-17 959	36 873	4 755	13 064	-	-4 310	-2 655	916	-731	95 633	862	23 388	-505	20 541	160 745	F42
F48 Interest accrued but not yet due on loans	-	-248	-	0	0	-	-	-	-	205	-63	190	-8	1 366	441	1 268	34	728	3 913	F48
F5 Equity and investment fund shares	0	-2 544	59 523	1 353	-152	31 018	133	-1 013	-	0	700	-	-	102 896	-	-	0	57 565	249 479	F5
F51 Equity	0	-2 544	-	-	-152	31 018	133	-1 013	-	0	700	-	-	102 896	-	-	0	63 831	194 869	F51
F511 Listed shares	-	-6 598	-	-	-6	-347	-	-2 410	-	-	-	-	-	-68 331	-	-	-	12 254	-65 439	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	-4 639	-	-	-6	-762	-	-1 512	-	-	-	-	-	-70 243	-	-	-	12 254	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-1 959	-	-	0	415	-	-898	-	-	-	-	-	1 912	-	-	-	0	-	
F512 Unlisted shares	0	3 703	-	-	1	30 122	107	1 397	-	0	-	-	-	155 810	-	-	-	51 285	242 425	F512
Unlisted shares issued by resident corporations	0	3 217	-	-	-1	25 256	107	1 450	-	0	-	-	-	132 529	-	-	-	51 285	-	
Unlisted shares issued by non-resident corporations	0	486	-	-	2	4 866	0	-53	-	0	-	-	-	23 281	-	-	-	0	-	
F519 Other equity	0	351	-	-	-147	1 243	26	0	-	0	700	-	-	15 416	-	-	0	292	17 882	F519
Other equity issued by resident corporations	0	351	-	-	-147	1 139	26	0	-	0	700	-	-	14 700	-	-	0	292	-	
Other equity issued by non-resident corporations	0	0	-	-	0	103	0	0	-	0	0	-	-	716	-	-	0	0	-	
F52 Investment fund shares	-	-	59 523	1 353	-	-	-	-	-	-	-	-	-	-	-	-	-	-6 266	54 611	F52
F521 Money market fund shares	-	-	59 523	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 464	63 987	F521
F522 Non-MMF investment fund shares	-	-	-	1 353	-	-	-	-	-	-	-	-	-	-	-	-	-	-10 729	-9 376	F522
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	30 988	-	-	142	-	-	-	-	-	-	-	31 130	F6
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	3 175	-	-	-	-	-	-	-	-	-	-	3 175	F61
F621 Life insurance	-	-	-	-	-	-	-	20 498	-	-	-	-	-	-	-	-	-	-	20 498	F621
F622 Retirement savings	-	-	-	-	-	-	-	7 315	-	-	-	-	-	-	-	-	-	-	7 315	F622
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	142	-	-	-	-	-	-	-	142	F66
F71 Financial derivatives	0	851 219	1 776	720	117 861	-	-	-149	-	-	284	-	-620	0	-	-	0	212 614	1 183 705	F71
F8 Other accounts receivable or payable	8 706	11 030	27	632	-13 556	1 898	-	1 298	-	246	4 630	1 287	-21 432	61 169	2 687	-575	-	39 452	97 498	F8
F81 Trade credits and advances	-	2 458	-	0	0	768	-	1 219	-	1 441	755	388	910	27 532	2 090	6 074	-	1 501	45 135	F81
F89 Other accounts receivable/payable, excluding trade credits and advances	8 706	8 572	27	632	-13 556	1 129	-	79	-	-1 195	3 875	899	-22 342	33 637	597	-6 649	-	37 952	52 362	F89
F Total liabilities	-272 380	1 390 037	61 326	-1 187	124 318	87 791	5 338	57 858	-	107 452	1 552	6 969	-26 209	242 390	3 743	22 064	-417	575 841	2 386 487	F
BF90 Net financial transactions	-5 127	82 144	-22	-29 356	25 265	-31 775	2 463	-60 100	-	-154 221	-1 997	-9 594	16 757	-18 020	620	122 458	4 576	55 929	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 April 22nd 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 Fund	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	-345	0	-24	-51	-3		-25		0	407	4	83	-237	0	-18	0	-1 336	240	F2	
F21 Currency	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	407	4	4	-250	0	-8	-1	-133	-139	F22	
F28 Interest accrued but not yet due on deposits	0	-1	0	0	0			0		0	0	0	0	1	0	0	0	3	3	F28	
F29 Other deposits	1 845	-285	0	-19	-32	-3		-6		0	0	0	79	13	0	-10	0	-1 207	376	F29	
F291 Investments withdrawable on demand		0			0			0			0	0		0	0	0	0	0	0	F291	
F292 Fixed-term investments	0	0		0	0	-3		-6		0	0	0	0	13	0	-10	0	-159	-164	F292	
F293 Contractual savings		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										-1 250	3 061	F296	
F297 Deposits at international institutions	-203																	0	-203	F297	
F299 Deposits and various guarantees		-7	0	0	0			0		0	0	0	79	0	0	0	0	-86	-14	F299	
F3 Debt securities	30 335	20 695	-1 916	18 678	1 336	114	0	55 585		8	32	12	1 975	1 502		694	92	76 799	205 943	F3	
F3.S Short-term negotiable debt securities	-4 024	-19 922	-1 916	-627	-186	-83	0	241		0	0	0	3	43		15	1	-5 187	-31 640	F3.S	
F3.L Long-term negotiable debt securities	34 359	40 617	0	19 305	1 522	197	0	55 344		8	32	12	1 972	1 460		678	91	81 986	237 583	F3.L	
F4 Loans	0	-680	0	247	-1 526	-54	0	-22		-8	0	0	0	-4 284	0	0	0	-2 774	-9 102	F4	
F4.S Short-term loans	0	-466	0	247	-848	-54	0	-22		0	0	0	0	-4 284	0	0	0	-2 632	-8 060	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	-215	0	0	-678	0	0	0		-8	0	0	0	0	0	0	0	-142	-1 043	F42	
F48 Interest accrued but not yet due on loans	0	1	0	0	0					0	0	0	0	0	0	0	0	0	1	F48	
F5 Equity and investment fund shares	262	14 627	0	75 075	5 812	27 934	14 331	49 595		-5 379	9 395	84	12 146	948 971		167 635	614	217 249	1 538 353	F5	
F51 Equity	58	12 127	0	52 401	4 905	27 115	14 326	9 971		-5 506	8 453	80	3 533	949 970		149 642	-8	209 897	1 430 962	F51	
F511 Listed shares	58	13 096	0	52 377	4 905	778	5 861	9 558		-6 484	5 451	4	3 533	123 905		51 255	-8	114 934	379 221	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	58	3 727	0	22 027	642	517	5 861	5 502		-6 492	5 444	4	3 089	116 041		46 408	-33	114 934			
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	9 369	0	30 350	4 263	261	0	4 056		8	6		444	7 864		4 847	25				
F512 Unlisted shares	0	-1 024		23	0	26 326	8 461	-3 296		688	2 995	0	0	827 050		97 938		103 486	1 062 648	F512	
Unlisted shares issued by resident corporations	0	-221	0	1 037	0	25 580	8 223	-2 446		688	2 995	0	0	653 064		97 938	0	103 486			
Unlisted shares issued by non-resident corporations	0	-802		-1 014	0	746	238	-850						173 986							
F519 Other equity	0	55			0	11	4	-2 291		290	7	77	0	-984		449		-8 524	-10 907	F519	
Other equity issued by resident corporations	0	55	0	0	0	11	4	-1 493		242	7	77	0	1 931		449	0	-8 524			
Other equity issued by non-resident corporations	0							-798		48				-2 916							
F52 Investment fund shares	204	2 500	0	22 675	908	819	6	45 624		127	942	3	8 614	-999		17 993	623	7 352	107 391	F52	
F521 Money market fund shares	0	0	0	494	0	0	0	2 968		0	-7	-1	-49	-9 176		0	0	3 098	-2 671	F521	
F522 Non-MMF investment fund shares	204	2 500	0	22 181	908	819	6	42 656		127	949	4	8 662	8 177		17 993	623	4 254	110 062	F522	
F6 Insurance, pension and standardized guarantee		42						-211					0	1 195	183	60 443	2	837	62 492	F6	
F61 Non-life insurance technical reserves		42						-211					0	1 195	183	2 506	2	217	3 934	F61	
F621 Life insurance																51 184		620	51 804	F621	
F622 Retirement savings																6 754		0	6 754	F622	
F66 Provisions for calls under standardized guarantees		0																	0	F66	
F71 Financial derivatives	0	-901 649	-3 508	9 334	-103 421			0			-83		283	22			0	-172 720	-1 171 742	F71	
F8 Other accounts receivable or payable	0	0	0	0	0	0		0		0	0	0	0	-1 302	0	0	0	-2 120	-3 422	F8	
F81 Trade credits and advances		0		0	0	0		0		0	0	0	0	-1 302	0	0	0	-2 120	-3 422	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	F89	
F Total assets	43 953	-867 309	-5 424	103 310	-97 849	27 990	14 332	104 921		-5 379	9 752	99	14 488	945 868	183	228 754	709	114 874	633 270	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 April 22nd 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)

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 Fund	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	-677	0	.	0	0	.	0	.	0	0	0	0	0	0	0	0	1 918	240	F2	
F21	Currency	0	0	0	0	0	F21
F22	Transferable deposits	0	-214	.	.	.	0	.	0	.	.	.	.	.	0	0	0	0	75	-139	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	-467	0	.	0	0	.	0	.	0	0	0	.	0	.	.	.	1 843	376	F29	
F291	Investments withdrawable on demand	.	0	0	0	0	F291
F292	Fixed-term investments	.	-161	0	.	0	.	.	.	.	0	0	0	.	.	.	.	.	-3	-164	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	-576	0	.	.	0	.	0	.	.	.	.	.	.	.	.	.	4 637	3 061	F296
F297	Deposits at international institutions	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	-203	-203	F297
F299	Deposits and various guarantees	0	-7	0	.	.	.	.	.	.	0	0	.	.	0	.	.	.	-7	-14	F299
F3	Debt securities	.	28 841	.	.	-95	1 544	.	1 525	.	92 302	-1	2 641	5 674	31 129	.	.	.	42 383	205 943	F3	
F3.S	Short-term negotiable debt securities	.	-18 442	.	.	-5 315	-18	.	-3	.	1	0	0	-535	-363	.	.	.	-6 966	-31 640	F3.S	
F3.L	Long-term negotiable debt securities	.	47 282	.	.	5 220	1 562	.	1 528	.	92 301	-1	2 641	6 208	31 492	.	.	.	49 349	237 583	F3.L	
F4	Loans	0	-9	0	356	-87	-100	0	-56	.	0	0	0	0	-2 791	-1	-29	0	-6 386	-9 102	F4	
F4.S	Short-term loans	.	-3	.	356	-73	-59	0	-53	.	0	0	0	0	-2 673	0	-2	0	-5 552	-8 060	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	-118	-1	-27	0	-834	-1 043	F42	
F48	Interest accrued but not yet due on loans	.	0	.	0	0	.	.	.	.	0	0	0	0	0	0	0	0	1	1	F48
F5	Equity and investment fund shares	-7 725	45 558	-3 086	78 216	520	21 137	6 004	18 372	.	0	0	.	.	1 116 581	.	.	383	262 392	1 538 353	F5	
F51	Equity	-7 725	45 558	.	.	520	21 137	6 004	18 372	.	0	0	.	.	1 116 581	.	.	383	230 131	1 430 962	F51	
F511	Listed shares	.	21 006	.	.	100	-1 634	.	8 948	.	.	.	.	.	289 309	.	.	.	61 493	379 221	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	.	12 414	.	.	100	-1 452	.	4 518	.	.	.	.	.	187 215	.	.	.	61 493	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	.	8 592	.	.	0	-182	.	4 431	.	.	.	.	.	102 094	.	.	.	0	.	
F512	Unlisted shares	0	18 250	.	.	290	22 772	6 004	7 234	.	.	0	.	.	835 795	.	.	.	172 304	1 062 648	F512	
	Unlisted shares issued by resident corporations	0	16 339	.	.	267	18 354	6 004	4 812	.	.	0	.	.	741 082	.	.	.	172 304	.		
	Unlisted shares issued by non-resident corporations	0	1 910	.	.	23	4 417	0	2 422	.	.	0	.	.	94 713	.	.	.	0	.		
F519	Other equity	-7 725	6 302	.	.	131	0	0	2 190	.	0	0	.	.	-8 524	.	.	383	-3 666	-10 907	F519	
	Other equity issued by resident corporations	-7 725	6 302	.	.	131	383	0	2 190	.	0	0	.	.	-383	.	.	383	-3 666	.		
	Other equity issued by non-resident corporations	0	0	.	.	0	-383	0	0	.	0	0	.	.	-8 140	.	.	0	0	.		
F52	Investment fund shares	.	.	-3 086	78 216	.	.	.	.	.	.	.	.	.	.	.	.	.	32 261	107 391	F52
F521	Money market fund shares	.	.	-3 086	.	.	.	.	.	.	.	.	.	.	.	.	.	.	415	-2 671	F521
F522	Non-MMF investment fund shares	.	.	.	78 216	.	.	.	.	.	.	.	.	.	.	.	.	.	31 846	110 062	F522
F6	Insurance, pension and standardized guarantee	62 492	.	.	0	62 492	F6
F61	Non-life insurance technical reserves	3 934	3 934	F61
F621	Life insurance	51 804	51 804	F621
F622	Retirement savings	6 754	6 754	F622
F66	Provisions for calls under standardized guarantees	0	0	F66
F71	Financial derivatives	0	-808 558	-2 419	-7 488	-79 114	.	.	0	.	.	-284	.	620	-17	.	.	0	-274 483	-1 171 742	F71	
F8	Other accounts receivable or payable	0	0	0	0	0	0	0	0	.	0	0	0	0	-2 120	0	0	.	-1 302	-3 422	F8	
F81	Trade credits and advances	.	0	.	0	0	0	0	0	.	0	0	0	0	-2 120	0	0	.	-1 302	-3 422	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	F89	
F	Total liabilities	-9 785	-734 845	-5 505	71 084	-78 776	22 581	6 004	82 333	.	92 302	-285	2 641	6 293	1 142 782	-1	-29	383	36 091	633 270	F	
BF90	Changes in net worth due to nominal holding gains and losses	53 737	-132 464	81	32 226	-19 074	5 409	8 328	22 588	.	-97 682	10 036	-2 542	8 194	-196 914	184	228 783	325	78 783	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 April 22nd 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 Fund	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	-108 175	0	-8	6 140	446	-	96	-	48	0	0	-8	-3 380	0	0	0	-45 999	-150 840	F2	
F21 Currency	0	0	-	-	-	-	-	0	-	0	1	-	-	0	0	0	0	0	0	1	F21
F22 Transferable deposits	0	0	0	0	-3	0	-	96	-	48	0	0	-8	-3 380	0	0	0	0	-3 248	F22	
F28 Interest accrued but not yet due on deposits	0	0	0	0	0	-	-	0	-	0	0	0	0	0	0	0	0	0	0	0	F28
F29 Other deposits	0	-108 175	0	-8	6 143	446	-	0	-	0	-1	0	0	0	0	0	0	-45 999	-147 594	F29	
F291 Investments withdrawable on demand	-	0	-	-	0	-	-	0	-	-	0	0	-	0	0	0	0	0	0	0	F291
F292 Fixed-term investments	0	0	-	0	0	446	-	0	-	0	0	0	0	0	0	0	0	0	0	446	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-36 648	-35 318	F295
F296 Financial correspondents accounts	0	-109 488	0	4	6 143	0	-	0	-	-	-	-	-	-	-	-	-	-	-9 351	-112 692	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299 Deposits and various guarantees	-	0	0	-29	0	-	-	0	-	0	-1	0	0	0	0	0	0	0	0	-30	F299
F3 Debt securities	0	-4 343	0	0	0	32	0	-424	-	0	0	0	0	-	-	-	0	-12 662	-17 397	F3	
F3.S Short-term negotiable debt securities	0	-11 752	0	0	0	0	0	-232	-	0	0	0	0	-	-	-	0	535	-11 449	F3.S	
F3.L Long-term negotiable debt securities	0	7 409	0	-	-	32	0	-192	-	0	0	0	0	-	-	-	0	-13 197	-5 948	F3.L	
F4 Loans	0	544	0	258	7 440	3 005	0	332	-	89	0	-1	1	-56 261	0	11	0	-17 848	-62 431	F4	
F4.S Short-term loans	0	1 209	0	258	-1 013	3 005	0	332	-	0	0	0	1	-56 261	0	11	0	-29 040	-81 499	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	-666	0	0	8 453	0	0	0	-	89	0	0	0	0	0	0	0	11 192	19 068	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	0	0	0	-869	0	-35	1 124	-519	-	-485	0	0	0	-9 322	-	890	-2	366	-8 851	F5	
F51 Equity	0	0	0	-526	0	13	1 121	-1 804	-	0	0	0	0	-7 515	-	1 149	0	-166	-7 728	F51	
F511 Listed shares	0	0	0	-6 157	0	13	1 121	-1 05	-	0	0	0	0	-1 821	-	2	0	-166	-7 112	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	0	-	0	-4 405	0	12	1 121	0	-	0	0	0	0	3 358	-	80	0	-166	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	0	0	-1 752	0	1	0	-105	-	0	0	-	0	-5 178	-	-78	0	-	-		
F512 Unlisted shares	0	0	-	5 631	0	0	0	896	-	0	0	0	0	-7 018	-	-751	-	0	-1 242	F512	
Unlisted shares issued by resident corporations	0	0	0	4 431	0	0	0	530	-	0	0	0	0	-3 212	-	-751	0	0	-		
Unlisted shares issued by non-resident corporations	0	0	-	1 199	0	0	0	366	-	-	-	-	-	-3 806	-	-	-	-	-		
F519 Other equity	0	0	-	-	0	0	0	-2 595	-	0	0	0	0	1 324	-	1 898	-	0	627	F519	
Other equity issued by resident corporations	0	0	0	0	0	0	0	-1 913	-	0	0	0	0	642	-	1 898	0	0	-		
Other equity issued by non-resident corporations	0	-	-	-	-	-	-	-682	-	0	-	-	-	682	-	-	-	-	-		
F52 Investment fund shares	0	0	0	-343	0	-48	3	1 285	-	-485	0	0	0	-1 807	-	-259	-1	532	-1 123	F52	
F521 Money market fund shares	0	0	0	1 705	0	1	0	0	-	0	0	0	0	-1 548	-	34	0	0	191	F521	
F522 Non-MMF investment fund shares	0	0	0	-2 048	0	-48	3	1 285	-	-485	0	0	0	-258	-	-293	-1	532	-1 314	F522	
F6 Insurance, pension and standardized guarantee	-	0	-	-	-	-	-	0	-	-	-	0	-	147	0	0	0	0	147	F6	
F61 Non-life insurance technical reserves	-	0	-	-	-	-	-	0	-	-	-	0	-	147	0	0	0	0	147	F61	
F621 Life insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	F621	
F622 Retirement savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	F622	
F66 Provisions for calls under standardized guarantees	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	F66	
F71 Financial derivatives	0	0	0	0	0	-	-	0	-	-	-	-	0	0	-	-	0	0	0	F71	
F8 Other accounts receivable or payable	0	0	0	0	-105	0	-	0	-	5 302	42	-208	24 228	11 339	0	0	0	11 772	52 370	F8	
F81 Trade credits and advances	-	0	-	-	-105	0	-	0	-	-60	0	0	-1	8 564	0	0	0	11 772	20 170	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	-	0	-	5 362	42	-208	24 229	2 775	0	0	0	0	32 199	F89	
F Total assets	0	-111 974	0	-619	13 475	3 448	1 124	-515	-	4 954	41	-208	24 221	-57 477	0	901	-2	-64 371	-187 003	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 April 22nd 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 Fund	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	-150 040	0	-	0	0	0	0	-8	0	0	0	0	0	0	0	0	-794	-150 840	F2
F21	Currency	1	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	1	F21
F22	Transferable deposits	0	0	-	-	-	0	-	0	-8	-	-	-	0	0	0	0	0	-3 239	-3 248	F22
F28	Interest accrued but not yet due on deposits	0	0	0	-	-	-	-	-	-	0	-	0	0	-	-	0	-	0	0	F28
F29	Other deposits	0	-150 040	0	-	0	0	-	0	0	0	0	0	0	0	-	-	-	2 446	-147 594	F29
F291	Investments withdrawable on demand	-	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	F291
F292	Fixed-term investments	-	0	0	-	0	-	-	-	-	0	0	0	-	-	-	-	-	446	446	F292
F293	Contractual savings	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F293
F295	Funding between financial intermediaries	0	-36 648	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 329	-35 318	F295
F296	Financial correspondents accounts	0	-113 363	0	-	-	0	-	0	-	0	-	-	-	-	-	-	-	671	-112 692	F296
F297	Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299	Deposits and various guarantees	0	-29	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	-1	-30	F299
F3	Debt securities	-	0	-	-	0	0	-	0	0	0	0	0	0	0	-	-	-	-17 397	-17 397	F3
F3.S	Short-term negotiable debt securities	-	0	-	-	0	0	-	0	0	0	0	0	0	0	-	-	-	-11 449	-11 449	F3.S
F3.L	Long-term negotiable debt securities	-	0	-	-	0	0	-	0	0	0	0	0	0	0	-	-	-	-5 948	-5 948	F3.L
F4	Loans	0	8 453	0	234	8 129	19 362	1 194	63	-	0	0	0	-20	-38 454	0	-3 692	0	-57 701	-62 431	F4
F4.S	Short-term loans	-	0	-	234	0	8 832	126	45	-	0	0	0	0	-33 034	0	0	0	-57 701	-81 499	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	8 453	0	0	8 129	10 530	1 069	18	-	0	0	0	-20	-5 419	0	-3 692	0	0	19 068	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	-2 970	0	-1 319	432	-1 649	0	0	-	0	0	-	5 811	-	-	0	0	-9 157	-8 851	F5
F51	Equity	0	-2 970	-	-	432	-1 649	0	0	-	0	0	-	5 811	-	-	0	0	-9 353	-7 728	F51
F511	Listed shares	-	0	-	-	0	0	-	0	-	-	-	-	0	-	-	-	-	-7 112	-7 112	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	-	368	-	-	0	-1	-	-84	-	-	-	-	-118	-	-	-	-	-7 112	-	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-368	-	-	0	1	-	84	-	-	-	-	118	-	-	-	-	0	-	
F512	Unlisted shares	0	-3 164	-	-	0	-1 649	0	0	-	-	0	-	5 811	-	-	-	-	-2 241	-1 242	F512
	Unlisted shares issued by resident corporations	0	-2 795	-	-	2	-1 066	0	6	-	-	0	-	4 851	-	-	-	-	-2 241	-	
	Unlisted shares issued by non-resident corporations	0	-369	-	-	-2	-583	0	-6	-	-	0	-	960	-	-	-	-	0	-	
F519	Other equity	0	195	-	-	432	0	0	0	-	0	0	-	0	-	-	0	0	0	627	F519
	Other equity issued by resident corporations	0	194	-	-	432	-1	0	0	-	0	0	-	1	-	-	0	0	0	-	
	Other equity issued by non-resident corporations	0	0	-	-	0	1	0	0	-	0	0	-	-1	-	-	0	0	0	-	
F52	Investment fund shares	-	-	0	-1 319	-	-	-	-	-	-	-	-	-	-	-	-	-	196	-1 123	F52
F521	Money market fund shares	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191	191	F521
F522	Non-MMF investment fund shares	-	-	-	-1 319	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-1 314	F522
F6	Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	147	-	-	0	-	-	-	-	-	-	-	147	F6
F61	Non-life insurance technical reserves	-	-	-	-	-	-	-	147	-	-	-	-	-	-	-	-	-	-	147	F61
F621	Life insurance	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	F621
F622	Retirement savings	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	F622
F66	Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	F66
F71	Financial derivatives	0	0	0	0	0	-	-	0	-	-	0	-	0	0	-	-	0	0	0	F71
F8	Other accounts receivable or payable	0	0	0	0	0	0	-	0	-	7 843	22	0	24 229	11 649	0	-210	-	8 837	52 370	F8
F81	Trade credits and advances	-	0	-	0	0	0	-	0	-	0	0	0	-1	11 607	0	-1	-	8 565	20 170	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	-	0	-	7 843	22	0	24 230	42	0	-209	-	272	32 199	F89
F	Total liabilities	1	-144 556	0	-1 085	8 561	17 713	1 194	210	-	7 835	22	0	24 209	-20 994	0	-3 902	0	-76 212	-187 003	F
BF90	Changes in net worth due to other changes in volume of liabilities	-1	32 582	0	466	4 914	-14 265	-70	-725	-	-2 881	20	-208	12	-36 484	0	4 802	-2	11 841	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 April 22sd 2024

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