



Semi definitive Financial accounts and financial balance sheets

Year 2022

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Source : Banque de France - DGSEI - DSMF – SESOF

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

Semi definitive Financial Balance Sheet

Stocks - Assets

Year 2022

(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	171 234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36 865	208 099	F1
F2 Currency and deposits	513 086	4 587 000	51 825	58 051	211 029	11 814	-	44 680	-	87 681	59 080	90 437	43 081	1 011 514	153 784	1 779 138	94 096	2 874 842	11 671 137	F2
F21 Currency	4	10 280	-	-	-	-	-	2 864	-	39	0	-	-	21 481	10 024	105 971	2 864	145 946	299 474	F21
F22 Transferable deposits	14 583	260 588	8 414	43 166	50 812	11 000	-	24 458	-	82 442	55 527	90 139	40 526	760 280	65 856	563 086	46 795	349 058	2 466 731	F22
F28 Interest accrued but not yet due on deposits	-4 790	9 107	0	0	50	-	-	39	-	94	60	0	9	980	391	2 736	78	3 134	11 889	F28
F29 Other deposits	503 288	4 307 025	43 411	14 885	160 167	814	-	17 319	-	5 105	3 494	297	2 546	228 773	77 513	1 107 344	44 358	2 376 704	8 893 043	F29
F291 Investments withdrawable on demand	-	0	-	-	0	-	-	1 657	-	-	3 466	0	-	20 894	47 087	770 019	32 169	13 044	888 335	F291
F292 Fixed-term investments	98 125	4	-	0	15	814	-	11 547	-	4 994	28	291	568	189 616	11 260	56 033	12 151	175 483	560 928	F292
F293 Contractual savings	-	0	-	-	0	-	-	-	-	-	-	-	-	0	17 328	278 393	0	4 912	300 633	F293
F295 Funding between financial intermediaries	355 669	797 253	9 619	5 463	41 437	-	-	-	-	-	-	-	-	-	-	-	-	1 069 696	2 279 137	F295
F296 Financial correspondents accounts	42 321	3 338 032	33 792	7 035	105 473	0	-	0	-	-	-	-	-	-	-	-	-	949 948	4 476 601	F296
F297 Deposits at international institutions	7 173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	7 173	F297
F299 Deposits and various guarantees	-	171 735	0	2 387	13 243	-	-	4 115	-	112	0	6	1 978	18 263	1 838	2 900	39	163 623	380 238	F299
F3 Debt securities	1 021 233	700 508	280 552	397 320	90 331	11 932	2	1 304 834	-	3 736	2 978	431	55 849	60 192	-	34 804	4 008	2 548 309	6 517 021	F3
F3.S Short-term negotiable debt securities	58 394	152 251	246 443	23 766	26 697	1 209	0	27 614	-	88	52	6	229	6 122	-	1 639	243	276 000	820 753	F3.S
F3.L Long-term negotiable debt securities	962 839	548 257	34 109	373 555	63 633	10 723	2	1 277 220	-	3 649	2 926	425	55 620	54 070	-	33 165	3 765	2 272 309	5 696 268	F3.L
F4 Loans	1 737	4 231 666	10 281	10 642	204 869	108 475	6 031	64 275	-	83 740	84 314	14 758	6 542	2 222 924	113	10 749	0	715 688	7 776 801	F4
F4.S Short-term loans	1 419	997 398	10 281	10 642	35 311	38 737	740	33 562	-	7 883	3 520	8	3 602	987 797	113	2 135	0	568 962	2 702 111	F4.S
F42 Long-term loans excluding interest accrued but not yet due	0	3 222 010	0	0	169 557	69 737	5 291	30 712	-	72 894	79 823	14 746	2 862	1 235 063	0	8 610	0	144 318	5 055 623	F42
F48 Interest accrued but not yet due on loans	318	12 257	0	0	0	-	-	-	-	2 963	971	4	78	64	0	4	-	2 409	19 067	F48
F5 Equity and investment fund shares	20 667	626 436	17 434	915 594	34 677	265 732	91 779	1 240 226	-	367 720	91 994	74 462	153 516	8 192 245	-	1 885 297	13 679	2 262 432	16 253 889	F5
F51 Equity	3 150	577 026	0	567 851	26 715	242 278	91 646	410 788	-	365 822	77 496	74 323	22 920	8 029 808	-	1 577 052	1 787	2 030 534	14 099 198	F51
F511 Listed shares	567	138 543	0	418 026	26 629	19 236	18 506	87 297	-	52 568	36 116	23	22 920	997 655	-	336 340	1 787	944 895	3 101 109	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	365	65 291	0	187 286	5 852	16 942	18 506	62 290	-	52 337	36 078	23	19 993	877 207	-	275 056	1 644	944 895	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	202	73 252	0	230 740	20 778	2 294	0	25 007	-	232	38	-	2 927	120 448	-	61 283	144	-	-	
F512 Unlisted shares	687	384 465	-	149 824	75	212 236	69 712	196 173	-	10 898	24 247	0	0	6 612 059	-	807 017	-	849 119	9 316 512	F512
Unlisted shares issued by resident corporations	150	255 426	0	122 215	4	204 475	67 064	121 632	-	10 898	24 247	0	0	4 864 586	-	807 017	0	849 119	-	
Unlisted shares issued by non-resident corporations	537	129 039	-	27 610	71	7 761	2 648	74 541	-	-	-	-	-	1 747 473	-	-	-	-	-	
F519 Other equity	1 896	54 018	-	-	11	10 806	3 428	127 318	-	302 356	17 133	74 300	0	420 094	-	433 696	-	236 521	1 681 577	F519
Other equity issued by resident corporations	0	54 018	0	0	11	10 806	3 428	117 120	-	256 098	17 133	74 300	0	305 649	-	433 696	0	236 521	-	
Other equity issued by non-resident corporations	1 896	-	-	-	-	-	-	10 198	-	46 258	-	-	-	114 445	-	-	-	-	-	
F52 Investment fund shares	17 517	49 410	17 434	347 743	7 962	23 454	133	829 438	-	1 898	14 497	139	130 596	162 437	-	308 245	11 891	231 898	2 154 692	F52
F521 Money market fund shares	98	2 284	17 289	71 264	0	13 002	106	82 916	-	10	972	85	7 663	75 421	-	4 790	1 158	94 366	371 424	F521
F522 Non-MMF investment fund shares	17 419	47 126	145	276 479	7 962	10 452	27	746 522	-	1 888	13 526	53	122 934	87 016	-	303 455	10 733	137 532	1 783 268	F522
F6 Insurance, pension and standardized guarantee	-	2 170	-	-	-	-	-	132 115	-	-	-	4 991	-	41 415	6 342	1 970 377	82	42 417	2 199 908	F6
F61 Non-life insurance technical reserves	-	1 452	-	-	-	-	-	132 115	-	-	-	4 991	-	41 415	6 342	86 820	82	26 317	299 533	F61
F621 Life insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 634 858	-	-	15 459	1 650 317	F621
F622 Retirement savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	248 699	-	-	641	249 340	F622
F66 Provisions for calls under standardized guarantees	-	718	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	718	F66
F71 Financial derivatives	0	448 382	4 701	124 772	24 850	-	-	7 029	-	-	764	-	3 839	0	-	-	0	531 301	1 145 637	F71
F8 Other accounts receivable or payable	490	662 492	276	3 999	63 276	20 477	-	144	-	135 886	34 693	66 715	229 952	1 507 163	43 954	454 432	442	377 255	3 601 646	F8
F81 Trade credits and advances	-	513	-	228	18 139	18 436	-	0	-	37 515	9 822	21 685	16 221	949 305	39 995	3 136	-	165 134	1 280 129	F81
F89 Other accounts receivable/payable, excluding trade credits and advances	490	661 978	276	3 771	45 137	2 041	-	144	-	98 371	24 872	45 030	213 731	557 858	3 959	451 296	442	212 121	2 321 517	F89
F Total assets	1 728 446	11 258 654	365 068	1 510 378	629 032	418 430	97 812	2 793 302	-	678 763	273 823	251 793	492 778	13 035 453	204 193	6 134 797	112 306	9 389 110	49 374 139	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 22sd 2024

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

Semi definitive Financial Balance Sheet

Stocks - Liabilities and Net Worth

Year 2022

(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	36 865	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	171 234	208 099	F1	
F2 Currency and deposits	1 658 407	8 152 192	1	-	0	0	-	0	-	195 297	0	-	-	0	0	0	0	1 665 240	11 671 137	F2	
F21 Currency	299 470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	299 474	F21
F22 Transferable deposits	191 085	1 828 852	-	-	-	0	-	0	-	189 455	-	-	-	0	0	0	0	257 339	2 466 731	F22	
F28 Interest accrued but not yet due on deposits	717	8 451	0	-	-	-	-	-	-	259	-	-	-	-	-	0	-	2 461	11 889	F28	
F29 Other deposits	1 167 135	6 314 889	1	-	0	0	-	0	-	5 583	0	-	-	0	-	-	-	1 405 435	8 893 043	F29	
F291 Investments withdrawable on demand	-	888 335	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	888 335	F291	
F292 Fixed-term investments	-	461 400	0	-	0	-	-	-	-	588	0	-	-	-	-	-	-	98 939	560 928	F292	
F293 Contractual savings	-	300 633	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	300 633	F293	
F295 Funding between financial intermediaries	27 857	1 731 359	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	519 920	2 279 137	F295	
F296 Financial correspondents accounts	1 139 278	2 652 222	1	-	-	-	0	-	-	4 161	-	-	-	-	-	-	-	680 940	4 476 601	F296	
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 173	7 173	F297	
F299 Deposits and various guarantees	0	280 941	0	-	-	-	-	-	-	833	-	-	-	0	-	-	-	98 463	380 238	F299	
F3 Debt securities	-	1 298 750	-	-	286 871	63 716	-	41 235	-	2 127 230	52 081	41 807	225 847	623 363	-	-	-	1 756 121	6 517 021	F3	
F3.S Short-term negotiable debt securities	-	215 515	-	-	97 320	1 009	-	499	-	147 937	111	1 669	47 366	54 787	-	-	-	254 539	820 753	F3.S	
F3.L Long-term negotiable debt securities	-	1 083 235	-	-	189 551	62 707	-	40 736	-	1 979 293	51 969	40 138	178 481	568 576	-	-	-	1 501 582	5 696 268	F3.L	
F4 Loans	268	62 734	0	37 887	146 936	258 637	25 044	139 476	-	87 298	63 699	197 345	39 047	3 527 050	174 163	1 554 151	19 811	1 443 256	7 776 801	F4	
F4.S Short-term loans	-	9 671	-	33 187	114 616	54 466	2 563	72 944	-	38	11 361	2 033	9 784	1 231 533	3 241	29 881	937	1 125 856	2 702 111	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	268	52 202	0	4 700	32 320	204 171	22 481	66 532	-	84 346	51 813	194 103	29 084	2 290 919	169 793	1 521 030	18 787	313 074	5 055 623	F42	
F48 Interest accrued but not yet due on loans	-	860	-	0	0	-	-	-	-	2 914	525	1 209	179	4 599	1 129	3 239	87	4 326	19 067	F48	
F5 Equity and investment fund shares	176 183	443 118	359 637	1 438 239	9 657	266 480	78 770	220 300	-	940	30 657	-	-	10 161 639	-	-	11 633	3 056 637	16 253 889	F5	
F51 Equity	176 183	443 118	-	-	9 657	266 480	78 770	220 300	-	940	30 657	-	-	10 161 639	-	-	11 633	2 699 821	14 099 198	F51	
F511 Listed shares	-	117 842	-	-	185	22 045	-	65 129	-	-	-	-	-	2 358 563	-	-	-	537 345	3 101 109	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	59 916	-	-	185	19 068	-	33 457	-	-	-	-	-	1 506 243	-	-	-	537 345	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	57 926	-	-	0	2 977	-	31 672	-	-	-	-	-	852 320	-	-	-	0	-		
F512 Unlisted shares	150	124 959	-	-	7 206	184 558	49 528	73 700	-	-	0	-	-	6 886 731	-	-	-	1 989 680	9 316 512	F512	
Unlisted shares issued by resident corporations	150	115 019	-	-	6 836	154 805	49 528	53 306	-	-	0	-	-	6 098 070	-	-	-	1 989 680	-		
Unlisted shares issued by non-resident corporations	0	9 940	-	-	370	29 753	0	20 395	-	-	0	-	-	788 660	-	-	-	0	-		
F519 Other equity	176 033	200 317	-	-	2 266	59 877	29 241	81 470	-	940	30 657	-	-	916 345	-	-	11 633	172 797	1 681 577	F519	
Other equity issued by resident corporations	176 033	200 317	-	-	2 266	44 467	29 241	81 470	-	940	30 657	-	-	695 234	-	-	11 633	172 797	-		
Other equity issued by non-resident corporations	0	0	-	-	0	15 409	0	0	-	0	0	-	-	221 111	-	-	0	0	-		
F52 Investment fund shares	-	-	359 637	1 438 239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	356 815	2 154 692	F52
F521 Money market fund shares	-	-	359 637	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 787	371 424	F521
F522 Non-MMF investment fund shares	-	-	-	1 438 239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	345 028	1 783 268	F522
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	2 199 190	-	-	718	-	-	-	-	-	-	-	-	2 199 908	F6
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	299 533	-	-	-	-	-	-	-	-	-	-	-	299 533	F61
F621 Life insurance	-	-	-	-	-	-	-	1 650 317	-	-	-	-	-	-	-	-	-	-	-	1 650 317	F621
F622 Retirement savings	-	-	-	-	-	-	-	249 340	-	-	-	-	-	-	-	-	-	-	-	249 340	F622
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	718	-	-	-	-	-	-	-	-	718	F66
F71 Financial derivatives	0	433 259	4 533	114 186	100 213	-	-	8 048	-	-	17	-	216	24	-	-	0	485 139	1 145 637	F71	
F8 Other accounts receivable or payable	307	795 878	426	8 534	58 613	18 447	-	35 492	-	115 700	68 856	59 046	176 106	1 189 609	41 202	228 788	-	804 641	3 601 646	F8	
F81 Trade credits and advances	-	37 630	-	320	11	16 777	-	19 725	-	7 412	10 534	15 572	8 453	967 018	39 999	12 991	-	143 688	1 280 129	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	307	758 248	426	8 214	58 602	1 670	-	15 767	-	108 289	58 322	43 473	167 653	222 591	1 203	215 797	-	660 954	2 321 517	F89	
F Total liabilities	1 872 030	11 185 932	364 597	1 598 847	602 289	607 280	103 814	2 643 740	-	2 526 465	216 029	298 197	441 217	15 501 686	215 366	1 782 939	31 444	9 382 268	49 374 139	F	
BF90 Financial net worth	-143 584	72 722	471	-88 469	26 743	-188 850	-6 002	149 562	-	-1 847 702	57 793	-46 404	51 562	-2 466 233	-11 173	4 351 859	80 862	6 842	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

Semi definitive Financial Account

Net Acquisitions of Financial Assets

Year 2022

(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	1 207																	0	1 207	F1
F2 Currency and deposits	-229 543	85 801	-14 208	-9 040	-11 347	-402		-2 670		-34 968	8 037	37	2 315	20 976	3 038	84 810	137	141 425	44 397	F2
F21 Currency	0	-123						245		-4	0			1 841	859	9 081	245	-6 781	5 365	F21
F22 Transferable deposits	-2 065	-852 295	-2 610	-6 381	-42 409	0		-763		-38 771	8 191	31	290	-39 775	-1 654	9 494	-56	-8 412	-977 184	F22
F28 Interest accrued but not yet due on deposits	865	6 499	0	0	14			3		143	-26	-3	6	190	30	210	6	2 293	10 230	F28
F29 Other deposits	-228 343	931 720	-11 598	-2 659	31 047	-402		-2 155		3 665	-128	9	2 018	58 720	3 803	66 024	-59	154 324	1 005 986	F29
F291 Investments withdrawable on demand		0			0			-1 124			-220	0		-727	3 345	59 241	-2 955	410	57 971	F291
F292 Fixed-term investments	-7 762	0		0	8	-402		-3 225		3 804	-3	10	277	55 423	1 018	15 444	2 918	49 767	117 276	F292
F293 Contractual savings		0			0									0	-641	-8 856	0	-228	-9 725	F293
F295 Funding between financial intermediaries	-160 444	-6 598	-1 110	-1 052	14 659													-32 405	-186 951	F295
F296 Financial correspondents accounts	-60 778	862 127	-10 488	-637	6 253	0		0										73 915	870 392	F296
F297 Deposits at international institutions	640																	0	640	F297
F299 Deposits and various guarantees		76 191	0	-969	10 128			2 194		-139	95	-1	1 741	4 025	81	194	-22	62 865	156 383	F299
F3 Debt securities	60 274	49 995	-11 967	14 513	11 663	2 236	1	-26 427		-413	111	105	2 323	16 648		4 682	1 464	163 188	288 395	F3
F3.S Short-term negotiable debt securities	-7 772	6 850	13 492	4 994	-1 221	300	0	1 153		56	1	1	158	2 997		722	222	-27 167	-5 215	F3.S
F3.L Long-term negotiable debt securities	68 045	43 145	-25 459	9 519	12 884	1 936	1	-27 580		-468	110	104	2 165	13 651		3 960	1 241	190 355	293 610	F3.L
F4 Loans	-1 557	156 655	3 004	3 296	21 001	13 500	1 177	20 787		1 289	15 597	-116	1 197	122 946	97	118	0	23 931	382 921	F4
F4.S Short-term loans	-1 673	3 010	3 004	3 296	-4 585	6 774	-177	10 993		147	871	-40	1 353	36 705	97	148	0	21 391	81 314	F4.S
F42 Long-term loans excluding interest accrued but not yet due	0	150 794	0	0	25 586	6 726	1 354	9 793		874	14 508	-77	-169	86 241	0	-34	0	2 321	297 918	F42
F48 Interest accrued but not yet due on loans	115	2 851	0	0	0					268	218	1	13	0	0	4		219	3 688	F48
F5 Equity and investment fund shares	-530	-39 649	-2 824	-3 531	-2 997	36 711	4 177	22 377		-5 103	356	470	5 058	83 164		35 564	654	36 682	170 577	F5
F51 Equity	127	-30 385	0	-7 728	-2 179	38 341	4 153	16 320		-5 261	626	471	-77	90 958		27 592	710	35 811	169 478	F51
F511 Listed shares	2	-48 658	0	-842	-2 113	230	-259	-3 805		-2 605	2 441	0	-77	2 797		6 805	710	-13 909	-59 282	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	2	-12 864	0	-1 583	-338	-296	-292	1 162		-2 605	2 441	0	-112	-8 022		2 827	699	-13 909		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	-35 794	0	741	-1 775	526	33	-4 967		0	0		35	10 818		3 978	11			
F512 Unlisted shares	0	15 917		-6 886	-43	35 940	4 160	19 439		-1 618	-864	0	0	81 920		7 756		48 901	204 623	F512
Unlisted shares issued by resident corporations	0	14 992	0	-3 516	-52	34 399	3 982	9 379		-1 618	-864	0	0	33 175		7 756	0	48 901		
Unlisted shares issued by non-resident corporations	0	925		-3 371	10	1 541	178	10 060						48 745						
F519 Other equity	125	2 356			-23	2 171	251	686		-1 038	-951	471	0	6 241		13 030		819	24 138	F519
Other equity issued by resident corporations	0	2 356	0	0	-23	2 171	251	2 522		-1 369	-951	471	0	4 406		13 030	0	819		
Other equity issued by non-resident corporations	125							-1 836		331				1 835						
F52 Investment fund shares	-657	-9 264	-2 824	4 197	-818	-1 630	24	6 057		158	-271	-1	5 135	-7 794		7 972	-56	871	1 099	F52
F521 Money market fund shares	-101	-9 952	-928	8 525	0	-1 503	12	-11 729		10	-414	0	385	-6 011		1 106	691	4 005	-15 903	F521
F522 Non-MMF investment fund shares	-556	688	-1 896	-4 328	-819	-127	12	17 786		148	144	-1	4 750	-1 783		6 865	-747	-3 134	17 002	F522
F6 Insurance, pension and standardized guarantee		89						163				-332		-318	-96	34 355	-1	6 327	40 188	F6
F61 Non-life insurance technical reserves		-22						163				-332		-318	-96	-1 315	-1	4 273	2 352	F61
F621 Life insurance																17 873		2 981	20 854	F621
F622 Retirement savings																17 797		-927	16 870	F622
F66 Provisions for calls under standardized guarantees		111																	111	F66
F71 Financial derivatives	0	880 242	2 341	-11 094	111 203			1 486			209		796	0			0	278 262	1 263 445	F71
F8 Other accounts receivable or payable	-2 697	79 829	-577	116	-101	478		-16		14 757	4 071	4 954	-58 400	105 870	1 721	19 096	-19	-842	168 241	F8
F81 Trade credits and advances		9		0	797	958		0		8 562	795	1 047	1 383	37 743	2 089	90		7 881	61 355	F81
F89 Other accounts receivable/payable, excluding trade credits and advances	-2 697	79 820	-577	116	-898	480		-16		6 195	3 276	3 907	-59 783	68 127	-369	19 006	-19	-8 723	106 886	F89
F Total assets	-172 847	1 212 961	-24 232	-5 740	129 420	52 524	5 355	15 700		-24 437	28 381	5 118	-46 710	349 285	4 759	178 625	2 234	648 973	2 359 371	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

Semi definitive Financial Account
Net Incurrence of Liabilities and Net Financial transactions
Year 2022

(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 207	1 207	F1	
F2 Currency and deposits	-177 980	102 400	-31	-	0	0	-	0	-	4 518	-	-	-	0	0	0	0	115 490	44 397	F2	
F21 Currency	5 365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	5 365	F21
F22 Transferable deposits	-993 161	-8 815	-	-	-	0	-	0	-	3 965	-	-	-	0	0	0	0	20 827	-977 184	F22	
F28 Interest accrued but not yet due on deposits	582	7 563	0	-	-	-	-	-	-	52	-	-	-	-	-	0	-	2 034	10 230	F28	
F29 Other deposits	809 235	103 652	-31	-	0	0	-	0	-	501	-	-	-	0	-	-	-	92 628	1 005 986	F29	
F291 Investments withdrawable on demand	-	57 971	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	57 971	F291	
F292 Fixed-term investments	-	125 178	0	-	0	-	-	-	-	262	-	-	-	-	-	-	-	-8 164	117 276	F292	
F293 Contractual savings	-	-9 725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-9 725	F293	
F295 Funding between financial intermediaries	-1 986	-229 920	-1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44 956	-186 951	F295	
F296 Financial correspondents accounts	811 221	43 346	-29	-	-	0	-	0	-	174	-	-	-	-	-	-	-	15 681	870 392	F296	
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	640	640	F297	
F299 Deposits and various guarantees	0	116 803	0	-	-	-	-	-	-	65	-	-	-	0	-	-	-	39 515	156 383	F299	
F3 Debt securities	-	100 189	-	-	20 877	9 268	-	-322	-	106 305	-2 654	-1 691	-2 087	-4 597	-	-	-	63 108	288 395	F3	
F3.S Short-term negotiable debt securities	-	29 020	-	-	7 786	-15	-	501	-	-7 823	-805	-6 280	-27 766	2 218	-	-	-	-2 051	-5 215	F3.S	
F3.L Long-term negotiable debt securities	-	71 169	-	-	13 091	9 283	-	-823	-	114 128	-1 849	4 588	25 679	-6 815	-	-	-	65 159	293 610	F3.L	
F4 Loans	-5	3 989	0	12 565	-1 799	8 282	5 214	18 002	-	8 303	7 797	1 889	-1 418	204 334	6 749	77 232	-198	31 985	382 921	F4	
F4.S Short-term loans	-	106	-	12 645	-12 127	-6 094	477	9 833	-	0	371	6	-1 074	70 228	-299	1 066	-383	6 559	81 314	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	-5	3 735	0	-80	10 328	14 376	4 737	8 169	-	7 987	7 257	1 836	-343	133 001	6 787	75 428	164	24 540	297 918	F42	
F48 Interest accrued but not yet due on loans	-	147	-	0	0	-	-	-	-	316	170	47	-1	1 105	261	738	20	886	3 688	F48	
F5 Equity and investment fund shares	0	14 378	-18 337	21 158	3 708	24 238	737	2 232	-	0	692	-	-	91 344	-	-	0	30 427	170 577	F5	
F51 Equity	0	14 378	-	-	3 708	24 238	737	2 232	-	0	692	-	-	91 344	-	-	0	32 150	169 478	F51	
F511 Listed shares	-	-1 003	-	-	-5	-644	-	-14 118	-	-	-	-	-	-17 119	-	-	-	-26 394	-59 282	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	4 158	-	-	-5	-1 229	-	-14 117	-	-	-	-	-	-7 787	-	-	-	-26 394	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-5 161	-	-	0	585	-	-1	-	-	-	-	-	-9 332	-	-	-	0	-		
F512 Unlisted shares	0	11 387	-	-	3 003	23 341	728	16 350	-	0	-	-	-	91 725	-	-	-	58 089	204 623	F512	
Unlisted shares issued by resident corporations	0	10 393	-	-	2 844	18 675	728	14 608	-	0	-	-	-	50 385	-	-	-	58 089	-		
Unlisted shares issued by non-resident corporations	0	994	-	-	159	4 666	0	1 743	-	0	-	-	-	41 340	-	-	-	0	-		
F519 Other equity	0	3 994	-	-	710	1 540	9	0	-	0	692	-	-	16 737	-	-	0	455	24 138	F519	
Other equity issued by resident corporations	0	3 994	-	-	710	1 423	9	0	-	0	692	-	-	16 035	-	-	0	455	-		
Other equity issued by non-resident corporations	0	0	-	-	0	117	0	0	-	0	0	-	-	702	-	-	0	0	-		
F52 Investment fund shares	-	-	-18 337	21 158	-	-	-	-	-	-	-	-	-	-	-	-	-	-1 722	1 099	F52	
F521 Money market fund shares	-	-	-18 337	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 434	-15 903	F521	
F522 Non-MMF investment fund shares	-	-	-	21 158	-	-	-	-	-	-	-	-	-	-	-	-	-	-4 156	17 002	F522	
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	40 076	-	-	111	-	-	-	-	-	-	-	40 188	F6	
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	-	2 352	-	-	-	-	-	-	-	-	-	2 352	F61	
F621 Life insurance	-	-	-	-	-	-	-	-	20 854	-	-	-	-	-	-	-	-	-	20 854	F621	
F622 Retirement savings	-	-	-	-	-	-	-	-	16 870	-	-	-	-	-	-	-	-	-	16 870	F622	
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	111	-	-	-	-	-	-	-	111	F66	
F71 Financial derivatives	0	879 801	2 118	14 217	125 736	-	-	2 405	-	-	150	-	1 683	0	-	-	0	237 336	1 263 445	F71	
F8 Other accounts receivable or payable	42	60 514	-565	4 572	-44 016	1 120	-	1 350	-	282	6 665	5 832	-55 398	108 357	2 338	1 158	-	75 990	168 241	F8	
F81 Trade credits and advances	-	2 458	-	0	-1	768	-	1 375	-	-1 067	-983	2 654	866	45 242	2 090	870	-	7 084	61 355	F81	
F89 Other accounts receivable/payable, excluding trade credits and advances	42	58 057	-565	4 572	-44 016	352	-	-25	-	1 349	7 648	3 178	-56 264	63 115	249	288	-	68 906	106 886	F89	
F Total liabilities	-177 943	1 161 270	-16 815	52 512	104 506	42 908	5 951	63 743	-	119 407	12 762	6 030	-57 221	399 438	9 087	78 390	-198	555 544	2 359 371	F	
BF90 Net financial transactions	5 096	51 692	-7 417	-58 252	24 914	9 616	-596	-48 043	-	-143 845	15 619	-911	10 511	-50 153	-4 328	100 235	2 433	93 429	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

Semi definitive Revaluation Account

Changes in Assets due to Nominal Holding Gains and Losses
Year 2022

(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	8 000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	465	8 466	F1	
F2 Currency and deposits	14 726	29 913	0	925	1 868	-1	108	-	-	0	1	6	-114	1 778	10	1 951	17	50 895	102 083	F2	
F21 Currency	0	0	-	-	-	-	-	0	-	0	0	0	0	0	0	0	0	0	0	0	F21
F22 Transferable deposits	78	1 865	0	238	95	0	-	71	-	0	1	6	-4	1 422	11	2 003	16	4 664	10 465	F22	
F28 Interest accrued but not yet due on deposits	0	2	0	0	0	-	-	0	-	0	0	0	0	-2	0	0	0	-21	-21	F28	
F29 Other deposits	14 649	28 047	0	686	1 774	-1	-	37	-	0	0	0	-111	358	-1	-52	1	46 253	91 640	F29	
F291 Investments withdrawable on demand	-	0	-	-	0	-	-	0	-	-	0	0	-	0	0	0	0	0	1	F291	
F292 Fixed-term investments	0	0	-	0	0	-1	-	37	-	0	0	0	0	358	-1	-52	1	1 924	2 266	F292	
F293 Contractual savings	-	0	-	-	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0	F293	
F295 Funding between financial intermediaries	-1 127	7 462	0	5	339	-	-	-	-	-	-	-	-	-	-	-	-	25 798	32 477	F295	
F296 Financial correspondents accounts	15 706	19 797	0	682	1 435	0	-	0	-	-	-	-	-	-	-	-	-	16 400	54 019	F296	
F297 Deposits at international institutions	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	69	F297	
F299 Deposits and various guarantees	-	788	0	0	0	-	-	0	-	0	0	0	-111	0	0	0	0	2 131	2 808	F299	
F3 Debt securities	-179 467	-66 659	83	-36 113	-5 974	-294	0	-244 904	-	-591	-106	-42	-10 064	-6 006	-	-3 242	-262	-382 159	-935 800	F3	
F3.S Short-term negotiable debt securities	-3 103	8 090	54	-375	34	-21	0	18	-	0	0	0	0	4	-	-4	0	1 293	5 991	F3.S	
F3.L Long-term negotiable debt securities	-176 364	-74 749	29	-35 739	-6 008	-273	0	-244 922	-	-591	-106	-42	-10 064	-6 010	-	-3 238	-262	-383 452	-941 790	F3.L	
F4 Loans	0	26 672	0	1 016	1	56	0	39	-	-3	0	0	0	8 216	0	0	0	5 628	41 626	F4	
F4.S Short-term loans	0	21 393	0	1 016	-438	56	0	39	-	0	0	0	0	8 216	0	0	0	4 985	35 268	F4.S	
F42 Long-term loans excluding interest accrued but not yet due	0	5 267	0	0	438	0	0	0	-	-3	0	0	0	0	0	0	0	643	6 346	F42	
F48 Interest accrued but not yet due on loans	0	12	0	0	0	-	-	-	-	0	0	0	0	0	0	0	-	0	12	F48	
F5 Equity and investment fund shares	-346	-31 042	0	-98 283	-4 320	-34 905	-12 507	-92 194	-	-42 821	-7 910	1 415	-13 185	-733 843	-	-187 462	-940	-220 615	-1 478 959	F5	
F51 Equity	-40	-30 417	0	-68 901	-3 357	-34 380	-12 507	-16 591	-	-42 668	-6 736	1 419	-2 924	-724 903	-	-129 470	-60	-209 489	-1 281 024	F51	
F511 Listed shares	-40	-29 328	0	-75 666	-3 357	-4 316	-5 111	-12 917	-	-9 210	-3 629	-3	-2 924	-96 134	-	-42 481	-60	-126 640	-411 817	F511	
Quoted shares, excluding mutual funds shares, issued by resident corporations	-40	-17 164	0	-21 465	-963	-3 894	-5 079	-7 131	-	-9 095	-3 623	-3	-2 419	-81 896	-	-32 662	-33	-126 640	-		
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	-12 164	0	-54 202	-2 394	-422	-32	-5 786	-	-116	-7	-	-505	-14 238	-	-9 819	-27	-	-		
F512 Unlisted shares	0	-2 088	-	6 765	-1	-30 303	-7 458	2 090	-	-24 862	-3 257	0	0	-660 134	-	-95 243	-	-93 473	-907 965	F512	
Unlisted shares issued by resident corporations	0	-1 318	0	4 861	-1	-30 051	-7 392	1 168	-	-24 862	-3 257	0	0	-605 226	-	-95 243	0	-93 473	-		
Unlisted shares issued by non-resident corporations	0	-770	-	1 903	0	-251	-66	922	-	-	-	-	-	-54 908	-	-	-	-	-		
F519 Other equity	0	998	-	-	1	239	62	-5 764	-	-8 595	150	1 422	0	31 366	-	8 255	-	10 625	38 758	F519	
Other equity issued by resident corporations	0	998	0	0	1	239	62	-4 066	-	-9 772	150	1 422	0	26 253	-	8 255	0	10 625	-		
Other equity issued by non-resident corporations	0	-	-	-	-	-	-	-1 698	-	1 177	-	-	-	5 113	-	-	-	-	-		
F52 Investment fund shares	-307	-625	0	-29 382	-963	-525	0	-75 603	-	-152	-1 174	-5	-10 261	-8 941	-	-57 993	-880	-11 126	-197 934	F52	
F521 Money market fund shares	0	0	0	-1 143	0	0	0	-350	-	0	0	0	2	766	-	0	0	279	-446	F521	
F522 Non-MMF investment fund shares	-307	-625	0	-28 239	-963	-525	0	-75 253	-	-152	-1 174	-5	-10 262	-9 707	-	-57 993	-880	-11 404	-197 488	F522	
F6 Insurance, pension and standardized guarantee	-	-80	-	-	-	-	-	-15 885	-	-	-	0	-	-2 287	-350	-326 898	-5	-3 309	-348 813	F6	
F61 Non-life insurance technical reserves	-	-80	-	-	-	-	-	-15 885	-	-	-	0	-	-2 287	-350	-4 793	-5	-852	-24 252	F61	
F621 Life insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-313 813	-	-2 457	-316 270	F621	
F622 Retirement savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-8 291	-	0	-8 291	F622	
F66 Provisions for calls under standardized guarantees	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	F66	
F71 Financial derivatives	0	-773 423	-772	-850	-121 269	-	-	93	-	-	-209	-	618	0	-	-	0	-249 368	-1 145 180	F71	
F8 Other accounts receivable or payable	0	0	0	0	0	0	0	0	-	0	0	0	0	1 453	0	0	0	3 334	4 788	F8	
F81 Trade credits and advances	-	0	-	0	0	0	0	0	-	0	0	0	0	1 453	0	0	0	3 334	4 788	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 assets	-157 087	-814 619	-689	-133 305	-129 694	-35 143	-12 507	-352 743	-	-43 414	-8 224	1 378	-22 745	-730 688	-340	-515 651	-1 189	-795 128	-3 751 788	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

Semi definitive Revaluation Account

Changes in Liabilities due to Nominal Holding Gains and Losses

Year 2022

(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	465	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 000	8 466	F1	
F2 Currency and deposits	6 155	54 157	0	-	0	0	-	0	-	0	0	0	0	0	0	0	0	0	41 772	102 083	F2
F21 Currency	0	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	F21
F22 Transferable deposits	0	7 084	-	-	-	0	-	0	-	0	-	-	-	0	0	0	0	0	3 381	10 465	F22
F28 Interest accrued but not yet due on deposits	0	-10	0	-	-	-	-	-	-	0	0	0	0	-	-	-	0	-	-11	-21	F28
F29 Other deposits	6 155	47 083	0	-	0	0	-	0	-	0	0	0	0	0	-	-	-	-	38 401	91 640	F29
F291 Investments withdrawable on demand	-	1	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	1	F291
F292 Fixed-term investments	-	2 266	0	-	0	-	-	-	-	0	0	0	-	-	-	-	-	-	-1	2 266	F292
F293 Contractual savings	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F293
F295 Funding between financial intermediaries	0	26 795	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 683	32 477	F295
F296 Financial correspondents accounts	6 155	16 002	0	-	-	0	-	0	-	0	-	-	-	-	-	-	-	-	31 862	54 019	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69	69	F297
F299 Deposits and various guarantees	0	2 020	0	-	-	-	-	-	-	0	0	-	-	0	-	-	-	-	788	2 808	F299
F3 Debt securities	-	-116 074	-	-	-150	-7 891	-	-4 307	-	-434 654	-1	-15 166	-20 301	-107 959	-	-	-	-	-229 298	-935 800	F3
F3.S Short-term negotiable debt securities	-	6 055	-	-	3 088	-478	-	-2	-	1	0	0	2 952	139	-	-	-	-	-5 764	5 991	F3.S
F3.L Long-term negotiable debt securities	-	-122 129	-	-	-3 238	-7 413	-	-4 305	-	-434 654	-1	-15 166	-23 253	-108 098	-	-	-	-	-223 534	-941 790	F3.L
F4 Loans	0	237	0	-374	2 878	1 207	0	-62	-	0	0	0	0	4 983	24	1 141	0	0	31 592	41 626	F4
F4.S Short-term loans	-	70	-	-386	2 689	768	0	-59	-	0	0	0	0	4 606	1	61	0	0	27 517	35 268	F4.S
F42 Long-term loans excluding interest accrued but not yet due	0	165	0	12	189	439	0	-4	-	0	0	0	0	373	23	1 080	0	0	4 068	6 346	F42
F48 Interest accrued but not yet due on loans	-	1	-	0	0	-	-	-	-	0	0	0	0	3	0	0	0	0	7	12	F48
F5 Equity and investment fund shares	8 816	-40 235	-536	-144 946	-2 017	-34 009	-5 698	7 489	-	0	0	-	-	-1 067 465	-	-	383	-200 742	-1 478 959	F5	
F51 Equity	8 816	-40 235	-	-	-2 017	-34 009	-5 698	7 489	-	0	0	-	-	-1 067 465	-	-	383	-148 289	-1 281 024	F51	
F511 Listed shares	-	-23 699	-	-	39	-15 540	-	8 590	-	-	-	-	-	-281 496	-	-	-	-	-99 711	-411 817	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	-	-11 820	-	-	39	-11 294	-	4 020	-	-	-	-	-	-166 411	-	-	-	-	-99 711	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	-11 880	-	-	0	-4 246	-	4 570	-	-	-	-	-	-115 085	-	-	-	-	0	-	
F512 Unlisted shares	0	-29 496	-	-	-2 127	-18 469	-5 698	-2 412	-	-	0	-	-	-796 593	-	-	-	-	-53 170	-907 965	F512
Unlisted shares issued by resident corporations	0	-26 937	-	-	-2 022	-15 423	-5 698	-2 073	-	-	0	-	-	-709 168	-	-	-	-	-53 170	-	
Unlisted shares issued by non-resident corporations	0	-2 559	-	-	-105	-3 046	0	-338	-	-	0	-	-	-87 425	-	-	-	-	0	-	
F519 Other equity	8 816	12 960	-	-	71	0	0	1 310	-	0	0	-	-	10 625	-	-	383	4 592	38 758	F519	
Other equity issued by resident corporations	8 816	12 960	-	-	71	-292	0	1 310	-	0	0	-	-	292	-	-	383	4 592	-	-	
Other equity issued by non-resident corporations	0	0	-	-	0	292	0	0	-	0	0	-	-	10 332	-	-	0	0	-	-	
F52 Investment fund shares	-	-	-536	-144 946	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-52 453	-197 934	F52
F521 Money market fund shares	-	-	-536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90	-446	F521
F522 Non-MMF investment fund shares	-	-	-	-144 946	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-52 542	-197 488	F522
F6 Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	-348 813	-	-	0	-	-	-	-	-	-	-	-	-348 813	F6
F61 Non-life insurance technical reserves	-	-	-	-	-	-	-	-24 252	-	-	-	-	-	-	-	-	-	-	-	-24 252	F61
F621 Life insurance	-	-	-	-	-	-	-	-316 270	-	-	-	-	-	-	-	-	-	-	-	-316 270	F621
F622 Retirement savings	-	-	-	-	-	-	-	-8 291	-	-	-	-	-	-	-	-	-	-	-	-8 291	F622
F66 Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	F66
F71 Financial derivatives	0	-780 107	-328	-41 994	-133 941	-	-	-1	-	-	-150	-	-1 683	24	-	-	0	-187 001	-1 145 180	F71	
F8 Other accounts receivable or payable	0	0	0	0	0	0	0	0	0	0	0	0	0	3 334	0	0	-	1 453	4 788	F8	
F81 Trade credits and advances	-	0	-	0	0	0	0	0	0	0	0	0	0	3 334	0	0	-	1 453	4 788	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 liabilities	15 437	-882 023	-864	-187 314	-133 231	-40 692	-5 698	-345 695	-	-434 654	-150	-15 166	-21 983	-1 167 082	24	1 141	384	-534 223	-3 751 788	F	
BF90 Changes in net worth due to nominal holding gains and losses	-172 523	67 403	175	54 008	3 537	5 549	-6 810	-7 048	-	391 239	-8 074	16 543	-762	436 394	-364	-516 792	-1 572	-260 905	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

Semi definitive volume changes account
Changes in Assets due to Reclassification or Restructuring
Year 2022

(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	-18 077	0	218	-35 889	-182	-	2 163	-	8	-390	38	27	3 182	-340	-340	0	-10 104	-59 687	F2
F21 Currency	0	0	-	-	-	-	-	0	-	0	0	-	-	0	0	0	0	0	0	F21
F22 Transferable deposits	0	0	0	0	0	0	-	323	-	8	-135	35	24	-308	0	0	0	0	-54	F22
F28 Interest accrued but not yet due on deposits	0	0	0	0	0	-	-	0	-	0	0	3	2	0	0	0	0	0	5	F28
F29 Other deposits	0	-18 077	0	218	-35 889	-182	-	1 840	-	0	-255	0	1	3 490	-340	-340	0	-10 104	-59 638	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	-182	-	0	-	0	-160	0	1	160	0	0	0	0	-181	F292
F293 Contractual savings	-	0	-	-	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0	F293
F295 Funding between financial intermediaries	0	-237	0	160	0	-	-	-	-	-	-	-	-	-	-	-	-	-10 109	-10 186	F295
F296 Financial correspondents accounts	0	2 990	0	41	-329	0	-	0	-	-	-	-	-	-	-	-	-	5	2 707	F296
F297 Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299 Deposits and various guarantees	-	-20 830	0	17	-35 560	-	-	1 840	-	0	-95	0	0	3 330	-340	-340	0	0	-51 978	F299
F3 Debt securities	0	5 540	0	12 100	0	-2 129	0	-53	-	0	1	0	-52	-5 000	-	-	0	-2 396	8 011	F3
F3.S Short-term negotiable debt securities	0	575	0	-3 700	0	0	0	39	-	0	0	0	-52	-	-	-	0	-9	-3 148	F3.S
F3.L Long-term negotiable debt securities	0	4 966	0	15 800	0	-2 129	0	-92	-	0	1	0	0	-5 000	-	-	0	-2 387	11 158	F3.L
F4 Loans	0	-11 955	7 000	-2 028	14 307	-9 244	0	-359	-	12	3	27	45	9 626	-100	-280	0	-207	6 847	F4
F4.S Short-term loans	0	-6 663	7 000	-2 028	14 800	-9 244	0	-359	-	0	0	0	0	9 605	-100	-281	0	4 413	17 143	F4.S
F42 Long-term loans excluding interest accrued but not yet due	0	-5 292	0	0	-493	0	0	0	-	12	0	27	45	22	0	0	0	-4 619	-10 299	F42
F48 Interest accrued but not yet due on loans	0	0	0	0	0	-	-	-	-	0	3	0	0	0	0	1	-	0	3	F48
F5 Equity and investment fund shares	0	0	0	62 333	0	-79 140	-1	86 713	-	2	-1 117	15	-35	-22 233	-	36 857	-3	-683	82 708	F5
F51 Equity	0	0	0	51 157	0	-79 091	-1	106 387	-	2	-1 117	15	0	-40 837	-	-26 242	-1	-672	9 601	F51
F511 Listed shares	0	0	0	-12 581	0	-2 486	-1	916	-	0	0	0	0	9 613	-	-239	-1	3 161	-1 617	F511
Quoted shares, excluding mutual funds shares, issued by resident corporations	0	-	0	-13 627	0	-2 431	0	909	-	0	0	0	0	12 257	-	-5	0	3 161	-	
Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	0	0	1 046	0	-55	-1	7	-	0	0	-	0	-2 644	-	-234	-1	-	-	
F512 Unlisted shares	0	0	-	63 738	0	-72 242	0	63 421	-	2	-1 786	0	0	-39 990	-	1 864	-	-3 219	11 789	F512
Unlisted shares issued by resident corporations	0	0	0	47 694	0	-69 144	0	13 760	-	2	-1 786	0	0	7 974	-	1 864	0	-3 219	-	
Unlisted shares issued by non-resident corporations	0	0	-	16 044	0	-3 098	0	49 661	-	-	-	-	-	-47 964	-	-	-	-	-	
F519 Other equity	0	0	-	-	0	-4 363	0	42 050	-	0	669	15	0	-10 460	-	-27 867	-	-615	-572	F519
Other equity issued by resident corporations	0	0	0	0	0	-4 363	0	41 013	-	0	669	15	0	-9 423	-	-27 867	0	-615	-	
Other equity issued by non-resident corporations	0	-	-	-	-	-	-	1 037	-	0	-	-	-	-1 037	-	-	-	-	-	
F52 Investment fund shares	0	0	0	11 175	0	-49	0	-19 674	-	0	0	0	-35	18 604	-	63 099	-3	-10	73 107	F52
F521 Money market fund shares	0	0	0	-117	0	1	0	47	-	0	0	0	0	4 262	-	69	0	-4 261	1	F521
F522 Non-MMF investment fund shares	0	0	0	11 293	0	-50	0	-19 721	-	0	0	0	-35	14 342	-	63 029	-3	4 251	73 106	F522
F6 Insurance, pension and standardized guarantee	-	0	-	-	-	-	-	-724	-	-	-	0	-	-325	0	-594	0	0	-1 643	F6
F61 Non-life insurance technical reserves	-	0	-	-	-	-	-	-724	-	-	-	0	-	-325	0	0	0	0	-1 049	F61
F621 Life insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-4 828	-	0	-4 828	F621
F622 Retirement savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 234	-	0	4 234	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	-31 629	0	0	-2 940	0	-	0	-	3 229	326	6	34 836	-23 910	0	24 674	-13	53 682	58 262	F8
F81 Trade credits and advances	-	0	-	0	-120	0	-	0	-	0	1	-5	-19	48	0	21	0	-74	-148	F81
F89 Other accounts receivable/payable, excluding trade credits and advances	0	-31 629	0	0	-2 820	0	-	0	-	3 229	325	11	34 855	-23 958	0	24 653	-13	53 756	58 410	F89
F Total assets	0	-56 120	7 000	72 622	-24 522	-90 695	-1	87 740	-	3 250	-1 177	86	34 821	-38 660	-440	60 318	-17	40 293	94 497	F
BF90 Changes in net worth due to other changes in volume of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	BF90

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

Produced April 22nd 2024

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

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

Semi definitive volume changes account

Changes in Liabilities due to Reclassification or Restructuring
Year 2022

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	-5	-59 498	0	-	0	0	-	0	-	1	0	0	0	0	0	0	0	-185	-59 687	F2
F21	Currency	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	F21
F22	Transferable deposits	-5	-317	-	-	-	0	-	0	-	0	-	-	-	0	0	0	0	268	-54	F22
F28	Interest accrued but not yet due on deposits	0	5	0	-	-	-	-	-	-	0	-	0	0	-	-	0	-	0	5	F28
F29	Other deposits	0	-59 187	0	-	0	0	-	0	-	1	0	0	-	0	-	-	-	-453	-59 638	F29
F291	Investments withdrawable on demand	-	0	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	F291
F292	Fixed-term investments	-	0	0	-	0	-	-	-	-	1	0	0	-	-	-	-	-	-182	-181	F292
F293	Contractual savings	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F293
F295	Funding between financial intermediaries	0	-10 109	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-77	-10 186	F295
F296	Financial correspondents accounts	0	2 903	0	-	-	0	-	0	-	0	-	-	-	-	-	-	-	-196	2 707	F296
F297	Deposits at international institutions	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F297
F299	Deposits and various guarantees	0	-51 981	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	3	-51 978	F299
F3	Debt securities	-	0	-	-	0	-20 600	-	20 600	-	0	0	0	0	0	-	-	-	8 011	8 011	F3
F3.S	Short-term negotiable debt securities	-	0	-	-	0	0	-	0	-	0	-4 378	0	0	0	-	-	-	1 230	-3 148	F3.S
F3.L	Long-term negotiable debt securities	-	0	-	-	0	-20 600	-	20 600	-	0	4 378	0	0	-	-	-	-	6 780	11 158	F3.L
F4	Loans	0	7 949	0	4 584	11 102	-7 791	0	5 147	-	0	-96	168	14	-1 644	0	-2 446	0	-10 140	6 847	F4
F4.S	Short-term loans	-	8 400	-	4 584	11 130	-3 066	0	4 975	-	0	-1	-3	-2	1 283	0	0	0	-10 158	17 143	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	-451	0	0	-28	-4 725	0	172	-	0	-96	171	16	-2 927	0	-2 449	0	18	-10 299	F42
F48	Interest accrued but not yet due on loans	-	0	-	0	0	-	-	-	-	0	1	0	0	0	0	3	0	0	3	F48
F5	Equity and investment fund shares	0	-5 039	0	80 790	-2	-50 748	0	45 149	-	0	0	-	-	7 479	-	-	0	5 079	82 708	F5
F51	Equity	0	-5 039	-	-	-2	-50 748	0	45 149	-	0	0	-	-	7 479	-	-	0	12 762	9 601	F51
F511	Listed shares	-	0	-	-	0	-50 604	-	50 604	-	-	-	-	-	265	-	-	-	-1 881	-1 617	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	-	-924	-	-	0	-27 174	-	25 930	-	-	-	-	-	-728	-	-	-	-1 881	-	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	924	-	-	0	-23 430	-	24 674	-	-	-	-	-	993	-	-	-	0	-	
F512	Unlisted shares	0	-5 039	-	-	2	-143	0	-5 455	-	-	0	-	-	7 783	-	-	-	14 643	11 789	F512
	Unlisted shares issued by resident corporations	0	-4 068	-	-	15	-158	0	-3 599	-	-	0	-	-	8 174	-	-	-	14 643	-	
	Unlisted shares issued by non-resident corporations	0	-971	-	-	-14	15	0	-1 857	-	-	0	-	-	-392	-	-	-	0	-	
F519	Other equity	0	0	-	-	-3	0	0	0	-	0	0	-	-	-568	-	-	0	0	-572	F519
	Other equity issued by resident corporations	0	0	-	-	-3	26	0	0	-	0	0	-	-	20	-	-	0	0	-	
	Other equity issued by non-resident corporations	0	0	-	-	0	-26	0	0	-	0	0	-	-	-589	-	-	0	0	-	
F52	Investment fund shares	-	-	0	80 790	-	-	-	-	-	-	-	-	-	-	-	-	-	-7 683	73 107	F52
F521	Money market fund shares	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	F521
F522	Non-MMF investment fund shares	-	-	-	80 790	-	-	-	-	-	-	-	-	-	-	-	-	-	-7 684	73 106	F522
F6	Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	-1 643	-	-	0	-	-	-	-	-	-	-	-1 643	F6
F61	Non-life insurance technical reserves	-	-	-	-	-	-	-	-1 049	-	-	-	-	-	-	-	-	-	-	-1 049	F61
F621	Life insurance	-	-	-	-	-	-	-	-4 828	-	-	-	-	-	-	-	-	-	-	-4 828	F621
F622	Retirement savings	-	-	-	-	-	-	-	4 234	-	-	-	-	-	-	-	-	-	-	4 234	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	10 450	0	0	43 730	0	-	0	-	660	51	256	34 865	-20 003	0	-18 592	-	6 846	58 262	F8
F81	Trade credits and advances	-	0	-	0	0	0	-	0	-	0	-10	238	17	-210	0	-7	-	-177	-148	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	10 450	0	0	43 730	0	-	0	-	660	61	17	34 848	-19 793	0	-18 585	-	7 023	58 410	F89
F	Total liabilities	-5	-46 139	0	85 374	54 830	-79 138	0	69 253	-	661	-45	423	34 879	-14 169	0	-21 038	0	9 611	94 497	F
BF90	Changes in net worth due to other changes in volume of liabilities	5	-9 982	7 000	-12 752	-79 352	-11 557	-1	18 487	-	2 589	-1 131	-338	-58	-24 491	-440	81 355	-17	30 682	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

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