



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

Provisional Financial Balance Sheet

Stocks - Assets
Year 2023

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	184 542	-	-	-	-	35 805	220 347
F2	Currency and deposits	5 053 831	281 951	225 566	978 098	2 082 127	2 973 853	11 595 426
F21	Currency	10 130	3 087	37	23 155	128 125	131 789	296 323
F22	Transferable deposits	259 065	109 507	194 349	652 816	618 034	296 965	2 130 737
F28	Interest accrued but not yet due on deposits	32 466	188	134	1 957	7 521	7 477	49 743
F29	Other deposits	4 752 171	169 168	31 046	300 170	1 328 446	2 537 621	9 118 622
F3	Debt securities	2 301 150	1 904 477	68 202	68 767	45 448	2 927 284	7 315 328
F3.S	Short-term debt securities	456 045	75 747	708	7 129	1 908	323 461	864 998
F3.L	Long-term debt securities	1 845 105	1 828 731	67 494	61 637	43 539	2 603 823	6 450 330
F4	Loans	4 271 522	465 422	186 533	2 224 713	11 652	683 714	7 843 555
F4.S	Short-term loans	1 008 589	127 807	18 014	908 689	3 036	520 048	2 586 182
F4.L	Long-term loans granted	3 262 933	337 615	168 519	1 316 024	8 616	163 666	5 257 373
F5	Equity and investment fund shares	703 864	2 772 605	717 635	9 250 174	2 086 292	2 502 301	18 032 870
F511	Listed shares	172 277	620 919	71 403	1 106 815	377 231	1 059 134	3 407 780
F51M (5)	Unlisted shares and other equity	440 838	851 472	485 697	7 958 829	1 362 682	1 210 003	12 309 521
F521	Money market fund shares	20 402	197 367	9 447	95 009	14 393	96 312	432 931
F522	Non-MMF investment fund shares	70 346	1 102 846	151 088	89 521	331 986	136 852	1 882 639
F6	Insurance, pension and standardized guarantee	2 440	123 523	5 425	45 081	2 073 298	43 910	2 293 677
F61	Non-life insurance technical reserves	1 580	123 523	5 425	45 081	101 486	29 694	306 789
F621	Life insurance	.	.	.	.	1 708 999	13 620	1 722 619
F622	Retirement savings	.	.	.	.	262 813	596	263 409
F71	Financial derivatives	406 755	158 468	4 456	22	0	587 900	1 157 600
F8	Other accounts receivable or payable	743 286	92 741	478 017	1 581 359	536 069	316 618	3 748 091
F81	Trade credits and advances	502	47 312	85 592	990 555	45 292	172 760	1 342 013
F89	Other accounts receivable/payable, excluding trade credits and advances	742 784	45 430	392 426	590 804	490 777	143 857	2 406 078
F	Total assets	13 667 392	5 799 186	1 685 834	14 148 214	6 834 885	10 071 383	52 206 895
BF90	Financial net worth (6)	-	-	-	-	-	-	-

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

(1) S12K : S121 (Central bank), S122 (Deposit taking corporations, except the Central Bank), S123 (Money market funds)

(2) S12M : S124 (Non MMF investment funds), S125 (Other financial intermediaries), S126 (Financial auxiliaries), S127 (Captive financial institutions and money lenders), S128 (Insurance corporations), S129 (Pension funds)

(3) S13 : S13111 (State Government), S13112 (Various Central Government Agencies), S1313 (local government) and S1314 (social security funds)

(4) S1M : S14 (Households) and S15 (Non-profit institutions serving households)

(5) F51M : F512 (Unlisted shares), F519 (Other equity)

(6) Assets - Liabilities

Produced April 22th 2024

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

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

Provisional Financial Balance Sheet

Stocks - Liabilities and Net Worth
Year 2023

euros millions

		S12		S13		S11	S1M		Total	
		Financial corporations		General government ⁽³⁾		Non financial corporations	Households and non profit institutions serving households ⁽⁴⁾			Rest of the world
		S12K ⁽¹⁾ Monetary financial institutions (MFI)	S12M ⁽²⁾ Financial corporations other than MFIs							
F1	Monetary gold and SDRs	35 805	-	-	-	-	-	184 542	220 347	
F2	Currency and deposits	9 651 606	0	184 142	0	0	0	1 759 677	11 595 426	
F21	Currency	296 319	-	-	-	-	-	4	296 323	
F22	Transferable deposits	1 704 735	0	175 777	0	0	0	250 226	2 130 737	
F28	Interest accrued but not yet due on deposits	42 275	-	350	-	-	0	7 118	49 743	
F29	Other deposits	7 608 277	0	8 015	0	-	-	1 502 330	9 118 622	
F3	Debt securities	1 594 389	466 541	2 668 483	665 666	-	-	1 920 249	7 315 328	
F3.S	Short-term debt securities	247 189	97 476	212 132	48 593	-	-	259 609	864 998	
F3.L	Long-term debt securities	1 347 200	369 065	2 456 351	617 073	-	-	1 660 641	6 450 330	
F4	Loans	61 174	668 418	382 142	3 552 956	1 767 682	1 411 183	1 411 183	7 843 555	
F4.S	Short-term loans	8 819	281 747	24 445	1 165 977	31 846	-	1 073 347	2 586 182	
F4.L	Long-term loans granted	52 355	386 671	357 697	2 386 979	1 735 836	-	337 836	5 257 373	
F5	Equity and investment fund shares	1 067 694	2 166 499	32 297	11 386 927	12 016	3 367 437	18 032 870	18 032 870	
F511	Listed shares	132 250	92 009	-	2 579 541	-	-	603 980	3 407 780	
F51M ⁽⁵⁾	Unlisted shares and other equity	519 370	558 000	32 297	8 807 386	12 016	-	2 380 451	12 309 521	
F521	Money market fund shares	416 074	-	-	-	-	-	16 857	432 931	
F522	Non-MMF investment fund shares	-	1 516 489	-	-	-	-	366 150	1 882 639	
F6	Insurance, pension and standardized guarantee	-	2 292 817	860	-	-	-	-	2 293 677	
F61	Non-life insurance technical reserves	-	306 789	-	-	-	-	-	306 789	
F621	Life insurance	-	1 722 619	-	-	-	-	-	1 722 619	
F622	Retirement savings	-	263 409	-	-	-	-	-	263 409	
F71	Financial derivatives	479 811	254 277	233	8	0	0	423 271	1 157 600	
F8	Other accounts receivable or payable	816 374	111 357	436 532	1 260 307	271 892	851 628	851 628	3 748 091	
F81	Trade credits and advances	40 088	38 820	45 465	1 004 037	61 152	-	152 451	1 342 013	
F89	Other accounts receivable/payable, excluding trade credits and advances	776 286	72 537	391 067	256 270	210 740	-	699 178	2 406 078	
F	Total liabilities	13 706 853	5 959 909	3 704 691	16 865 864	2 051 590	9 917 988	9 917 988	52 206 895	
BF90	Financial net worth⁽⁶⁾	-39 462	-160 722	-2 018 856	-2 717 650	4 783 296	153 395	153 395	0	

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

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(5) F51M : F512 (Unlisted shares), F519 (Other equity)

(6) Assets - Liabilities

Produced April 22th 2024

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

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

Provisional Financial Account

Net Acquisitions of Financial Assets

Year 2023

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 740	-	-	-	-	0	1 740
F2	Currency and deposits	8 654	-50 194	-55 248	-29 799	55 128	146 346	74 887
F21	Currency	-155	223	-3	1 674	9 265	-14 157	-3 151
F22	Transferable deposits	-24 402	-19 978	-74 740	-103 833	-57 694	-51 960	-332 607
F28	Interest accrued but not yet due on deposits	28 149	99	-30	976	4 316	4 339	37 850
F29	Other deposits	5 062	-30 538	19 525	71 383	99 240	208 123	372 796
F3	Debt securities	254 086	24 736	3 179	7 072	5 849	314 838	609 761
F3.S	Short-term debt securities	36 572	-2 653	329	965	10	52 113	87 335
F3.L	Long-term debt securities	217 515	27 389	2 851	6 107	5 839	262 726	522 427
F4	Loans	27 975	61 453	-2 901	62 334	779	-11 353	138 286
F4.S	Short-term loans	-1 253	6 910	3 000	-18 563	777	-17 242	-26 371
F4.L	Long-term loans granted	29 228	54 543	-5 902	80 897	2	5 889	164 657
F5	Equity and investment fund shares	24 438	52 147	14 183	118 279	18 179	22 253	249 479
F511	Listed shares	20 013	-17 127	-42 727	-12 924	-12 144	-530	-65 439
F51M (5)	Unlisted shares and other equity	741	48 719	52 706	106 305	22 435	29 401	260 307
F521	Money market fund shares	731	24 912	774	30 312	8 410	-1 153	63 987
F522	Non-MMF investment fund shares	2 952	-4 356	3 430	-5 414	-523	-5 466	-9 376
F6	Insurance, pension and standardized guarantee	228	-8 381	434	2 324	35 869	656	31 130
F61	Non-life insurance technical reserves	86	-8 381	434	2 324	5 552	3 160	3 175
F621	Life insurance	.	.	.	.	22 957	-2 459	20 498
F622	Retirement savings	.	.	.	.	7 360	-45	7 315
F71	Financial derivatives	858 829	95 904	-346	0	0	229 319	1 183 705
F8	Other accounts receivable or payable	80 028	4 950	-18 592	64 160	37 241	-70 289	97 498
F81	Trade credits and advances	-12	10 614	410	33 988	2 161	-2 026	45 135
F89	Other accounts receivable/payable, excluding trade credits and advances	80 039	-5 664	-19 002	30 172	35 080	-68 263	52 362
F	Total assets	1 255 978	180 616	-59 292	224 370	153 045	631 770	2 386 487
B9F	Net financial transactions (6)	-	-	-	-	-	-	-

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Provisional Financial Account

Net Incurrence of Liabilities and Net Financial transactions

Year 2023

euros millions

		S12		S13		S11	S1M		Total
		Financial corporations		General government ⁽³⁾		Non financial corporations	Households and non profit institutions serving households ⁽⁴⁾	Rest of the world	
		S12K ⁽¹⁾ Monetary financial institutions (MFI)	S12M ⁽²⁾ Financial corporations other than MFIs						
F1	Monetary gold and SDRs	0	-	-	-	-	-	1 740	1 740
F2	Currency and deposits	-7 280	0	-11 147	0	0	0	93 314	74 887
F21	Currency	-3 151	-	-	-	-	-	0	-3 151
F22	Transferable deposits	-314 988	0	-13 670	0	0	0	-3 949	-332 607
F28	Interest accrued but not yet due on deposits	33 102	-	91	-	-	0	4 657	37 850
F29	Other deposits	277 758	0	2 432	0	-	-	92 606	372 796
F3	Debt securities	266 798	71 745	120 902	11 174	-	-	139 143	609 761
F3.S	Short-term debt securities	50 116	3 984	15 582	-5 831	-	-	23 484	87 335
F3.L	Long-term debt securities	216 682	67 761	105 321	17 005	-	-	115 658	522 427
F4	Loans	-10 271	31 342	-5 227	67 151	23 279	-	32 013	138 286
F4.S	Short-term loans	-850	-5 437	1 230	-29 847	-2 210	-	10 743	-26 371
F4.L	Long-term loans granted	-9 422	36 779	-6 457	96 999	25 489	-	21 269	164 657
F5	Equity and investment fund shares	56 979	31 339	700	102 896	0	-	57 565	249 479
F511	Listed shares	-6 598	-2 763	-	-68 331	-	-	12 254	-65 439
F51M ⁽⁵⁾	Unlisted shares and other equity	4 054	32 749	700	171 227	0	-	51 577	260 307
F521	Money market fund shares	59 523	-	-	-	-	-	4 464	63 987
F522	Non-MMF investment fund shares	-	1 353	-	-	-	-	-10 729	-9 376
F6	Insurance, pension and standardized guarantee	-	30 988	142	-	-	-	-	31 130
F61	Non-life insurance technical reserves	-	3 175	-	-	-	-	-	3 175
F621	Life insurance	-	20 498	-	-	-	-	-	20 498
F622	Retirement savings	-	7 315	-	-	-	-	-	7 315
F71	Financial derivatives	852 996	118 432	-336	0	0	-	212 614	1 183 705
F8	Other accounts receivable or payable	19 762	-9 729	-15 270	61 169	2 112	-	39 452	97 498
F81	Trade credits and advances	2 458	1 987	3 494	27 532	8 163	-	1 501	45 135
F89	Other accounts receivable/payable, excluding trade credits and advances	17 305	-11 716	-18 764	33 637	-6 052	-	37 952	52 362
F	Total liabilities	1 178 984	274 118	89 764	242 390	25 390	-	575 841	2 386 487
B9F	Net financial transactions⁽⁶⁾	76 995	-93 503	-149 056	-18 020	127 654	-	55 929	0

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