

FAQ Infos webstat

The WEBSTAT Info FAQ¹ are those that the Webstat support² deals with most often.

As these questions only concern the scope and methodology of the data published on the Banque de France's Webstat portal, the WEBSTAT Info FAQ uses the classification of the portal's sections and redirects users to the Banque de France's website (publications, Stat Info, reports, etc.), the European Central Bank's website, or those of other institutions, where appropriate.

Themes

Rates and prices

I am searching for data on rates but the series on the Webstat portal do not go back far enough, where can I find them?

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Overview of key ECB interest rates

How to find previous policy rates?

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I am searching for individual data on the financial situation of a legal or natural person.

¹ To navigate the Webstat Infos FAQ, we invite you to use the keyword search (ctrl + F)

² Contact Methodological assistance support: 1489-contenuwebstat-ut@banque-france.fr

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Usuary rate

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New loans for house purchase

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What are the interest rates applied by banks on long-term housing loans of 20 and 25 years?

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I would like to know the frequency of series updates:

Annual reports of the Banque de France

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Annual report “The French banking and insurance market in figures for the banking and insurance sectors” of the *Autorité de Contrôle Prudentiel et de Résolution*.

Overview of the annual report “The French banking and insurance market in figures for the banking and insurance sectors” of the *Autorité de Contrôle Prudentiel et de Résolution*.

Other

I am searching for the list of banks and their BIC (Bank Identifier Code).

I am searching for longer-term refinancing operations (LTRO).

I am searching for data on non-performing loans and the quality of assets.

LISTE OF STAT INFOS

I am searching for Stat Info published by the Banque de France

Glossary

€STR: Euro Short-Term Rate

ACAV: adjustment of variable capital transactions

BIC – Bank Identifier Code

CDC: *Caisse des dépôts et consignations*

CDS: credit default swap

CET1: core equity tier 1

CI: Credit institutions

CIU: collective investment undertakings

CJO data: adjusted for working-day variations

Direct investment

ECB: European Central Bank

EEA: European Economic Area

EMI: electronic money institutions.

EONIA: Euro Overnight Index Average (EONIA)

EURIBOR: Euro Interbank Offered Rate

FISIM: Financial intermediation services indirectly measured

FPS: Freedom to provide services

French Treasury bonds

GDI: gross disposable income

GG: General government

Legal interest rate

LME

LT: long term

LTA: look-through approach

LTRO – Longer Term Refinancing Operations

M1 M2 M3: money supply aggregates

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Maximum annual percentage rate of charge (APRC)

MFI: Monetary financial institutions

NCB: National central banks

NEU CP and NEU MTN: commercial paper and medium-term note (see below)

NFAs: non-financial agents

NFC: non-financial corporations

N.i.e.: not included elsewhere.

NPISH: Non-profit institutions serving households

Outstandings (and flows) of commercial paper and medium-term notes

Outward FATS:

PEA: Personal equity plan

SA data: adjusted for seasonal variations

SDR: Special drawing rights

SWIFT – Society for Worldwide Interbank Financial Telecommunication

TCN: Negotiable debt securities

VSEs, SEs, SMEs, MTEs, and LEs

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Rates and prices

I am searching for data on rates but the series on the Webstat portal do not go back far enough, where can I find them?

Data on rates are available in the annual reports of the Conseil National du Cr dit from 1947 to 1994, available on the [Gallica website of the Biblioth que Nationale de France](#).

It is possible to refine the search using terms included in these reports (e.g. "rates").

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Policy rates

Overview of key ECB interest rates

The key ECB interest rates are published on the [the Banque de France's website](#). They mirror the publication of the [official key rates of the European Central Bank](#).

Policy rate series are available on the [Webstat portal](#): Home > Rates and prices > Policy rates

How to find previous policy rates?

Historical series for policy rates can be found on the [Webstat portal](#) dating back to the introduction of the euro in 1999. To find policy rates prior to the introduction of the euro, see the question ["I am searching for data on rates but the series on the Webstat portal do not go back far enough"](#).

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Exchange rates

Overview of exchange rates

Since 29 September 2021, the publication of exchange rate data on the [the Banque de France's website](#) and the [Webstat portal](#) has been harmonised with that of the [European Central Bank](#). The scope of currencies whose exchange rates are published on Webstat is identical to that used by the ECB. Exchange rates are given on a daily basis, at the end of the month or as a monthly average.

For these currencies, exchange rates are available on the [Webstat portal](#): Home > Rates and prices > Prices > Select the desired "currency" in the Filters menu of the "Exchange rates" section.

The data in the exchange rate table can be read as follows (quoted in spot prices): $\text{€}1 =$ the given amount of the chosen currency, at the given date. For example, on 28 February 2022, the exchange rate of the euro against the dollar was 1.12. This means that 1 euro was worth 1.12 dollars on 28 February 2022.

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I am searching for an exchange rate but it is not on Webstat?

For currencies not listed on the Webstat portal, please contact the central banks of the relevant jurisdictions.

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I am searching for an average annual exchange rate between the euro and another currency.

For the scope of currencies mentioned in the box above, the Banque de France publishes [monthly average exchange rates](#) on its website, as well as on the [Webstat portal](#), but not an average annual exchange rate between the euro and another currency.

Exchange rate data on the Banque de France [Webstat portal](#): Home > Rates and prices > Prices > Series > Frequency and then select the [Monthly](#) in the Filters menu.

The European Central Bank publishes the [exchange rate](#) for a range of currencies ([see box](#)). To obtain the annual average of the exchange rate between the euro and the other currency in question, simply choose a one-year period.

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Gold prices

Overview of gold prices

The Banque de France publishes on its website the [gold prices](#) in USD and EUR as provided by the London Bullion Market Association (LBMA) at 10.30am Paris time.

These prices are provided on the basis of information available to the Banque de France from the [LBMA](#) website but which it cannot guarantee. They are provided for information purposes only and do not constitute an official reference.

Where to find historical series for gold prices?

Gold price data on the Banque de France's [Webstat portal](#) are available as of 1 March 2016: Home > Rates and prices > Prices > Gold.

For earlier periods please see prices on the [LBMA.org.uk](#) website where gold prices are archived from 1968 onwards.

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Legal interest rate

Overview of the legal interest rate

The legal interest rate is used to calculate penalties for late payment of a sum of money, particularly with regard to banks, overindebtedness, loans, taxation, divorce, public contracts or between professionals.

Pursuant to Order No. 2014-947 of 20 August 2014 on the legal interest rate, as of the first half of 2015, two legal interest rates are calculated every six months: one for loans applicable to private individuals not acting for professional purposes and the other for all other cases. The calculation method is set out in [Decree No. 2014-1115 of 2 October 2014](#). The legal interest rate is established by an order published in the official journal every six months.

The legal interest rate has been published on the [Banque de France website](#) and on the [Webstat portal](#) since 2 January 2015: Home > Themes > Rates and prices > Reference rate or in the “Financial Market Instrument” zone > legal interest rate in the filter menu.

What is the frequency and date of publication of the legal interest rate?

The legal interest rate is published every 6 months:

- Late December or early January.
- Late June.

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French Lombard rate

Overview of the French Lombard rate

[The French Lombard rate](#) used by the Banque de France is based on Article L. 145-40 of the French Commercial Code, which states that "rent paid in advance, regardless of the form it takes, and even as a guarantee, shall bear interest for the tenant, at the Lombard rate used by the Banque de France, for sums in excess of that corresponding to the price of the rent of more than two terms".

The calculation of the Lombard rate is based on the [decision of the Governor of 8 July 2005](#). The Lombard rate is equal to the marginal lending rate plus 200 basis points - i.e. 2%

For instance, on 21 June 2022, the marginal lending facility rate stood at 0.25%. The Lombard rate was thus calculated as follows: $0.25 + 0.25 = 2.25\%$.

What is the Lombard rate used by the Banque de France?

The Lombard rate is published on the [Webstat portal](#): Home > Themes > Rates and prices > Reference rate or select “Financial Market Instrument” > Reference rate in the filters menu.

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LOANS

Overview of loans

The Banque de France [regularly monitors loan distribution through its Stat Info reports publication](#). In these Stat Info reports, access to the series published in Webstat is provided directly using the logo **W** located in the captions of the tables or charts.

For instance, the Banque de France publishes *every month* a:

- [Stat Info](#) reports the **growth rate of loans to individuals**.
You can consult the upcoming publication dates [here](#).
The series on loans to individuals are published on the [Webstat portal](#): Home > Loans > Loans to households.
- [Stat Info](#) presenting **loans by size of firms**.
You can consult the upcoming publication dates [here](#).
The series on loans to enterprises are published on the [Webstat portal](#): Home > Loans > Loans to enterprises.
- [Stat Info](#) presenting **loans to non-financial corporations (NFCs)**.
You can consult the upcoming publication dates [here](#).
- [Stat Info](#) presenting **loans to non-financial corporations**.
You can consult the upcoming publication dates [here](#).
The series on loans to NFCs are published on the [Webstat portal](#): Home > Loans > Loans to enterprises > Loans to non-financial corporations.
- [Stat Info](#) presenting **loans in the French regions**.
You can consult the upcoming publication dates [here](#).
The series on loans in the French regions are published on the [Webstat portal](#): Home > Loans > Loans in the French regions.

The Banque de France publishes *each quarter* a:

- [Stat Info](#) - **growth rate of loans to non-financial corporations**.
You can consult the upcoming publication dates [here](#).
The series on loan rates to enterprises are published on the [Webstat portal](#): Home > Loans > Loans to enterprises.
- [Stat Info](#) presenting **access to bank financing for companies**
You can consult the upcoming publication dates [here](#).
The series on access to bank financing of companies re published on the [Webstat portal](#): Home > Loans > Loans to enterprises > access to bank financing for companies.
- [Stat Info](#) presenting **loans to micro-enterprises**.
You can consult the upcoming publication dates [here](#).
The series on loans to individuals are published on the [Webstat portal](#) : Home > Loans > Loans to enterprises > Loans to micro-enterprises.



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- [Stat Info](#) presenting **credit for consumption**.
You can consult the upcoming publication dates [here](#).
The series on loans to individuals are published on the [Webstat portal](#): Home > Loans > Loans to Households > Credit for consumption.
- [Stat Info](#) presenting the **debt ratios by institutional sectors**.
You can consult the upcoming publication dates [here](#).
- [Stat Info](#) showing the **securities issues by French residents**.
You can consult the upcoming publication dates [here](#).

In the series "Lending conditions and reasons why loan was not demanded", "no reply" can be assigned the proportion 0: why?

Data on lending conditions are recorded in the business surveys on access to loans published on the [Webstat portal](#): Home > Loans > Loans to enterprises > Access to bank financing for companies > Lending conditions and reasons why loan was not demanded (applied for).

As part of the transition to SIRCE 2 (Système d'Information Renforcé sur les Centralisations et les Enquêtes - secure information system on centralisation and surveys) in April 2022, questions on lending conditions and reasons for not applying for loans have become compulsory for companies that have applied for a loan. The share of companies not answering this question ("don't know") is now equal to 0.

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Are there any statistics on the number of loans granted to individuals and on renegotiations?

There are no statistical series on the number of loans granted to individuals or on renegotiations. However, *each month* you will find a [Stat Info](#) showing the growth rate of loans to households (housing, consumption, other), changes in interest rates and the share of renegotiations in new housing loans.

The series on loans to individuals are published on the [Webstat portal](#) : Home > Loans > Loans to households.

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I am searching for individual data on the financial situation of a legal or natural person.

The Banque de France does not publish individual data on the financial situation of legal or natural persons on its Webstat portal.

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Usuary rate

Overview of usury rates

The [usury rate](#) is the maximum annual percentage rate of charge (APRC) that can be applied when taking out a loan.

The usury rate has been published on the [Banque de France website](#) quarterly and on the [Webstat portal](#): Home > Loans > Cost of credit > Usury rate or in the variable "MFI interest rates" in the Filters menu.

The Banque de France is responsible for calculating the usury rate, the methods of calculation of which are defined in the various legal texts of French legislation ([access to texts](#)).

By way of derogation, since 1 February ([press release of 20 January 2023](#), [Order of 26 January 2023](#)), the usury rate has been published on a monthly rather than a quarterly basis for all categories of usury, with the exception of account overdrafts and loans to natural persons acting for business purposes.

The usury rate is based on the average rate charged over the previous three months.

In line with the [Banque de France methodology](#), the usury rate is established by an order published in the official journal by the French Treasury.

What is the frequency and date of publication of usury rates?

The usual quarterly publication of the usury rate has been temporarily suspended ([Order of 26 January 2023](#)) and replaced by a monthly publication from 1 February 2023. The history of usury rates remains available [on our website](#).

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New loans for house purchase

How do I find historical series for housing loans?

The series on housing loans are published on the [Webstat portal](#) : Home > Loans > Cost of credit > Loans rates to households.

Historical series go back to either 1998 or 2003.

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What are the interest rates applied by banks on long-term housing loans of 20 and 25 years?

The series on loan rates to Households are published on the [Webstat portal](#): in housing loans: Home > Loans > Cost of credit > Loans rates to households.

Among others, you will find the following: Average effective rates (narrow definition) for loans to households for house purchase with a maturity of up to 25 years and average effective rates (narrow definition) for loans to households for house purchase with a maturity of 25 years and more.

We also invite you to consult our Stat Info on loans to individuals on [the Banque de France website](#).

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MONEY AND DEPOSITS

Overview of money and savings

The Banque de France regularly monitors the analysis of money and savings on its [these pages](#) and publishes each month a:

- [Stat Info](#) presenting **monetary developments in France**.
- [Stat Info](#) presenting **interest rates on bank deposits**.
- [Stat Info](#) presenting **performance of investment funds**.
- [Stat Info](#) presenting **deposits in the French regions**.

The Banque de France publishes *each quarter* a:

- [Stat Info](#) showing the **household wealth and savings**.
- [Stat Info](#) showing the **business leaders' inflation expectations**.
- [Stat Info](#) presenting the **financial accounts of the non-financial sectors**.
- [Stat Info](#) presenting the **financial overview of investment funds**.
- [Stat Info](#) presenting the **financial assets of insurance corporations**.

In these Stat Info reports, access to the series published in Webstat is provided directly using the logo  located in the captions of the tables or charts.

Investment funds.

I am searching for data on the performance of investment funds and the financial overview of investment funds.

The series relating to the balance sheets of credit institutions and money market funds are published on the [Webstat portal](#): Home > Money and deposits > Aggregate balance sheet of monetary and financial institutions > Balance sheet of credit institutions and money-market funds.

The activity of investment funds and money market funds is reported quarterly in the [Stat Info financial overview](#) and monthly in the [Stat Info Performance of investment funds](#). Within these STAT INFO, you can access the series published in Webstat directly via the logo  in the captions of the tables or charts.

Following the major enhancement of statistics for investments funds ("OPC2 project") which took place at the beginning of the year, the Stat INFO investment fund performance was suspended in March and April 2022, and the Stat Info financial overview in the first quarter of 2022.

Stat Info publications were resumed in line with the resumption of the series in Webstat.

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1. In Banque de France publications, takes you to the relevant Webstat series.

Debt and overindebtedness of households.

I am searching for the number of overindebtedness cases at national level or in a specific jurisdiction.

There are no series on household overindebtedness on Webstat but you can find series on [household indebtedness](#):

Home > Money and deposits > National financial accounts > Detailed financial accounts > Households.

On the Banque de France website, you can download the annual [statistical series of overindebtedness applications filed](#) since 1990.

[Typological surveys on household overindebtedness](#) provide information on the socio-demographic and professional characteristics of overindebted individuals and households, the level and structure of their assets and wealth and the characteristics of their debt.

BALANCE OF PAYMENTS

Overview of France's balance of payments and international investment position

Each month you can find a [Stat Info](#) presenting the balance of payments and its breakdown.

The series on Balance of Payments and the International investment position are published on the [Webstat portal](#):

Home > Balance of Payments > Balance of Payments and the International investment position.

The two sub-sections "Current account and capital account" and "Financial account" record the flows of economic and financial transactions in France's balance of payments vis-à-vis the rest of the world, while the "International investment position" records the stocks or positions of these same flows.

Since 1948, the balance of payments has been compiled on the basis of an international methodology developed by the International Monetary Fund, which is set out in a "Manual". Since the creation of the IMF, the balance of payments has been the main statistical reference document for providing a global and harmonised view of the development of international trade and for measuring its balances and imbalances. Since 2014, the Banque de France has published French balance of payments and international investment position statistics following the new international standards of the IMF's 6th Manual ("BPM6", acronym for *Balance of Payments Manual*, 6th version). The Banque de France converted the data from previous years to the "BPM6" format to ensure the availability of comparable historical series.

The complete methodology is available on the [Banque de France website](#).

Foreign direct investment.

Overview of Foreign direct investment (FDI)

Direct investments are cross-border investments made by entities residing in one economy with the objective of establishing control or significant influence in the management of an enterprise that is resident in third economy

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(the direct investment enterprise). By convention, a direct investment relationship is considered to exist when the entity acquires or holds 10% or more of the capital or voting power of the direct investment enterprise.

The series on foreign direct investment. (FDI) are published on the [Webstat portal](#): Home > Balance of Payments > Balance of Payments and international investment position > Financial account or the functional category filter (D) direct investment” in the filters menu.

What does a negative FDI stock imply?

There are two reasons for the stock of foreign direct investment (FDI) being negative:

- Outstanding loan transactions between a resident parent company and its non-resident subsidiaries (or conversely between French subsidiaries and their foreign parent company) fall within the scope of foreign direct investment in addition to equity transactions and may contribute to a negative direct investment stock. Therefore, in the case of foreign direct investment in France, the negative sign of the stock is due to the existence of outstanding loans by French subsidiaries to their parent companies in another country (in other words, it is a liability of the parent company to its subsidiary, hence the negative sign).
- It is also possible for FDI stocks to be negative due to negative equity in foreign-invested companies. These cases are the result of accumulated losses by the subsidiary and/or a lack of equity financing. Indeed, direct investment statistics are generally based on book values.

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Economic situation

Overview of statistics on the economic situation

- The Banque de France performs an assessment of the French economy in its business surveys, which are published *each month* in the "Economic Situation - Forecasts" presented on [business surveys](#) page: [Stat Info](#) on business surveys presenting **analysis of the economic situation and its developments**. Series on the economic situation are available on the [Webstat portal](#): Home > Economic situation.
- [Stat Info](#) presenting **developments in activity in industry, market services and construction**. The series on changes in activity in industry, market services and construction are published on the [Webstat portal](#): Home > Economic situation.
- [Stat Info](#) presenting **developments in retail trade activity**. Series on retail trade are available on the [Webstat portal](#): Home > Economic situation > National business surveys > Retail trade

The Banque de France also publishes a *quarterly* [Stat Info](#) presenting the changes in activity in civil engineering.

The series on the economic situation (national business surveys and regional business surveys) are published on the [Webstat portal](#): Home > Economic situation.

COMPANIES

Overview of statistics of companies

The Banque de France publishes a *weekly and monthly* [Stat Info](#) presenting **changes in business failures**.

Series on business failures are available on the [Webstat portal](#): Home > Companies > Demography

Can you tell me what the rules are for classifying companies by size?

The [Webstat portal](#) publishes series on companies. The [methodology for company sizes](#) classifies companies into three class sizes:

- Small and medium-sized enterprises (SMEs) are broken down as follows:
 - Micro-enterprises: legal units with less than 10 employees and a turnover or balance sheet of less than EUR 2 million;
 - Very small enterprises (VSEs): legal units with fewer than 20 employees, which are not micro-enterprises, and with a turnover or balance sheet of less than EUR 10 million
 - Small enterprises (SEs): legal units with fewer than 50 employees, which are neither micro, nor VSEs, and with a turnover or balance sheet of less than EUR 10 million
 - Medium enterprises (MEs): legal units with fewer than 250 employees, which are neither micro-enterprises, nor VSEs or SEs and with a turnover than EUR 50 million or balance to total sheet of less than EUR 43 million
- Mid-tier enterprises (MTEs): legal units that do not belong to the SME category and that, on the one hand, employ fewer than 5,000 people and, on the other hand, have an annual turnover not exceeding EUR 1,500 million or a balance sheet total not exceeding EUR 2,000 million;
- Large enterprises (LEs) that do not fall into the above categories.

It should be noted that, in the presentation of the results, the MTE and LE categories are combined into a single category, called MTE-LE.

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Why can we observe changes in the historical data of business failures?

By changing the data source, the Banque de France was able to improve the classification of missing data over a long period. Thus, some enterprises are no longer in the micro and unknown (MU) category and may be in the very small enterprise (VSE) or small enterprise (SE) or medium enterprise (ME) category.

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I am searching for data on the net investment rate of companies.

The series on companies' net investment rates are published on the [Webstat portal](#): Home > Companies > Balance sheets and profit and loss accounts > then filters menu, "object": Net investment (NI) Investment.

The Banque de France does not publish a *net* investment rate "net of sales", but this information is available in the INSEE's [national accounts](#) which adjust investment flows for sales.

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OTHER COMMON QUESTIONS

Celendars and updates

I would like to know the frequency of updates to the Webstat series and publication calendar.

You can find this information on the [Webstat homepage](#):

The publications calendar is also available [here](#).

I would like to know the frequency of series updates:

To view on the [Webstat portal](#) the frequency of updates of the series belonging to a category, click on  then select a category in the SELECTION column and click on CONSULT.

In the filter menus of each section, the variable "Frequency" allows you to pre-filter the available frequency.

Category	Frequency
AMECO: GDP in PPP and foreign trade	Half-yearly
BLS: Quarterly bank lending survey	Quarterly
BPM6: Balance of Payments of France - Annual Report - 6th Manual	Annual
BPM6: Balance of payments and international investment position	Monthly

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BSI: Eurosystem – Monetary statistics	Monthly
BSI: Monetary statistics	Monthly
BSI1: MFI balance sheet statistics.- monthly position at the BDF	Monthly
BSI1: MFI balance sheet statistics.(Eurosystem, MFIs France, MFIs euro area	Monthly
BSI1: Monetary statistics; Loans	Monthly
BSI1: Monetary statistics; Deposits	Monthly
BSI1: Monetary developments (France, euro area)	Monthly
CDIS: direct investment	Annual
CFTDC: loans and deposits in the regions	Monthly
CNF: National Financial Accounts	Quarterly
CONJ: Retail sales	Monthly
CONJ: situation in Construction	Monthly
CONJ: situation in Construction	Quarterly
CONJ: situation in Market services	Monthly
CONJ: situation in the manufacturing industry	Monthly
CONJ: regional business surveys	Monthly
CONJ: securities holdings	Quarterly
DET: Non-resident holdings	Quarterly
EXR: monthly exchange rates	Monthly
FATSO: foreign affiliates	Annual
FCI: Index of financial conditions financières of the Banque de France (ICF BdF)	Monthly
FDI - FTID quarterly FDI flows	Quarterly
FM: financial markets	Monthly
FM: financial markets	Half-yearly
ICP: Eurosystem – HICP	No fixed frequency
MIR: interest rates- euro area	Monthly
MIR1: Credit for consumption, Usury – Usury	Quarterly
MIR1: Usury report	No fixed frequency
MIR1: Money market interest rates - Loans	Monthly
Companies Observatory - Balance sheets and profit and loss accounts	Annual
Companies Observatory - Payment periods	Annual
Technical operations	No fixed frequency
QFAGG: Quarterly financial accounts for general government	Quarterly
Removal of the series	No fixed frequency
RPP: Residential property prices	Quarterly
SAFE: Survey on the access to finance of enterprises	Half-yearly
SC1: securities issues	Monthly
SDDS+	Daily

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SDDS+	Monthly
SDDS+	Quarterly
SEC: Eurosystem – Securities issues	Monthly
Stat Info - Inflation Expectations	Quarterly
Stat Info - Access to financing for companies	Quarterly
Stat Info - Balance of Payments	Monthly
Stat Info - Financial accounts of the non-financial sectors - France	Quarterly
Stat Info - Loans to individuals.	Monthly
Stat Info - Loans to non-financial corporations	Monthly
Stat Info - Loans by size of firms	Monthly
Stat Info - Credit for consumption.	Quarterly
Stat Info - Business failures.	Monthly
Stat Info - the securities issues by French residents	Quarterly
Stat Info - Debt of non-financial agents.	Quarterly
Stat Info - Monetary developments	Monthly
Stat Info - loans to micro-enterprises.	Quarterly
Stat Info - Loans to NFCs.	Monthly
Quarterly Stat Info on Financial Overview of Investment Funds - France	Quarterly
Stat Info - performance of Investment Funds - France	Monthly
Stat Info - Financial investments of insurance companies	Quarterly
Stat Info - Interest rates on bank deposits	Monthly
Stat Info - Growth rate of loans to enterprises.	Quarterly
Stat Info - Households savings.	Quarterly
STS: Activity, Employment and Performance Indicators in the euro area	No fixed frequency
Home - Rates and prices - Treasury Bonds - OAT - Reference rate	Daily
Rates and prices - CNO-TEC	Daily
Rates and prices - Prices > Gold prices	Daily
Rates and prices - Daily exchange rates	Daily
Policy rates	Daily
Rates and prices > Interbank rates	Daily
Rates and prices > €STR rates	Daily
TCN2: negotiable debt securities	Daily

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Annual reports of the Banque de France

Overview of the annual reports of the Banque de France.

In its [Annual Report](#), the Banque de France presents the actions implemented during the year to fulfil its three core missions: Monetary Strategy, Financial Stability and Services to the Economy. It also describes the actions carried out by the staff of the company, highlighting its environmental and corporate social responsibility. Lastly, it reports on its financial management and annual accounts.

I am searching for past annual reports of the Banque de France.

Annual reports are not published on the Webstat portal. On the Banque de France website, you can consult [annual reports](#) going back to 2006. Annual reports prior to 2006 can be found in French:

- The annual reports presented to the General Assembly for the period 1800 to 1944 are available on the website [Gallica de la Bibliothèque Nationale de France](#).
- The annual reports presented to the President of the Republic for the period 1945 to 1973 are available on the website [Gallica de la Bibliothèque Nationale de France](#).
- The annual reports presented to the President of the Republic for the period 1974 to 1992 are available on the [Gallica website of the Bibliothèque Nationale de France](#).
- The annual reports "Report presented to the President of the Republic" for the period 1993-1995 are available on the [Gallica website of the Bibliothèque Nationale de France](#).
- The annual reports "Report presented to the President of the Republic" for the period 1994 to 2008 are available on the archives in website of the [Banque de France](#).

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Annual report “The French banking and insurance market in figures for the banking and insurance sectors” of the *Autorité de Contrôle Prudentiel et de Résolution*.

Overview of the annual report “The French banking and insurance market in figures for the banking and insurance sectors” of the *Autorité de Contrôle Prudentiel et de Résolution*.

In its annual report entitled [The French banking and insurance sectors in figures](#), the Autorité de Contrôle Prudentiel et de Résolution (ACPR) provides an overview of the French banking and insurance markets, European comparisons and a wealth of more detailed tables and charts.

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Other

I am searching for the list of banks and their BIC (Bank Identifier Code).

The Banque de France and the Webstat portal do not publish the list of banks, but these are available on the [Financial Firms Register](#) for French institutions authorised by the *Autorité de contrôle prudentiel et de résolution* and on the [European Central Bank website](#) for credit institutions in the euro area

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I am searching for longer-term refinancing operations (LTRO).

The Webstat portal does not publish longer-term refinancing operations (LTRO). The Banque de France website publishes the [outstanding refinancing operations](#) that include the outstanding long-term refinancing operations. The European Central Bank publishes the long-term refinancing operations for the [euro area](#) and [by country](#).

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I am searching for data on non-performing loans and the quality of assets.

Information on non-performing loans is available in the annual reports [The French banking and insurance market in figures for the banking and insurance sectors](#).

The European Central Bank publishes series on [asset quality](#).

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LISTE OF STAT INFOS

I am searching for Stat Info published by the Banque de France

By clicking in the table below, you can directly access the latest Stat Info publication:

Title of the Stat Info	Category in Webstat	Publication calendar
France's balance of payments	Balance of payments	Monthly and Yearly
Securities issues by French residents	Loans:	Quarterly
Financing of NFCs	Loans:	Monthly
Access to financing for companies	Loans:	Quarterly
Business survey Industry, services and construction	Economic situation	Monthly
Civil engineering	Economic situation	Quarterly
Retail trade	Retail trade	Monthly
Inflation Expectations	Inflation	Quarterly
Consumer credit	Loans:	Quarterly
Financing of micro-entreprises	Loans:	Quarterly
Growth rate of loans to enterprises	Loans:	Quarterly
Loans in the French regions	Loans:	Monthly
Deposits in the French regions	Currency	Monthly
The Banque de France's monthly position	Currency	Monthly
Financial Overview of Investment Funds- France	Savings	Quarterly
Performance of Investment Funds - France	Savings	Monthly
Financial assets of insurance corporations	Savings	Quarterly
Financial accounts of the non-financial sectors	Savings	Quarterly
Household savings	Savings	Quarterly
Debt ratios by institutional sectors - international comparisons	Loans:	Quarterly
Loans to individuals	Loans:	Monthly
Loans to non-financial corporations	Loans:	Monthly
Loans by size of firms	Loans:	Monthly
Monetary developments France	Currency	Monthly
Interest rates on bank deposits	Savings	Monthly
Business failures	Key figures	Daily and monthly

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Glossary

Several glossaries are available on the Banque de France, in particular the [ACPR glossary](#), the [Glossary on the commercial paper and medium-term note market](#), [Glossary of the National Cashless Payments Committee](#), the [Glossary of the Consultative Committee for the Financial Sector](#). The WEBSTAT Info FAQs glossary contains only acronyms and expressions used in this document and in Webstat.

€STR: Euro Short-Term Rate

The euro short-term rate reflects the unsecured overnight borrowing costs in euro for banks in the euro area. The rate is published by the ECB at 8 a.m. CET on each [TARGET2 business day](#), and if, after publication, errors are detected which affect the €STR by more than 2 basis points, the ECB revises and re-publishes the €STR on the same day at 9 a.m. CET. The €STR is calculated as an average interest rate weighted by the volume of transactions carried out ([methodology](#)).

ACAV: adjustment of variable capital transactions

BIC – Bank Identifier Code

An international code of 8 or 11 alphanumeric characters assigned by the Office for International Standardisation (ISO) to identify a financial institution.

CDC: Caisse des dépôts et consignations

CDS: credit default swap

CET1: core equity tier 1

CI: Credit institutions

CIU: collective investment undertakings

CIUs (collective investment undertakings) invest in securities (shares, bonds, etc.) on behalf of a large number of investors. There are two categories of collective investments, i.e. CIUs: UCITS (Undertakings for Collective Investment in Transferable Securities), which are marketable throughout the European Union, and AIFs (Alternative Investment Funds), which are the other collective investments marketed in France.

CIUs are managed by a management company and supervised by the Autorité des Marchés Financiers (AMF – French financial markets authority).

[Other types of savings: investment funds and insurance | Banque de France \(banque-france.fr\)](#)

CJO data: adjusted for working-day variations

CJO data are adjusted for working-day variations. The adjustment for working days makes it possible to eliminate the variations due to differences in the number of working days from month to month or between other periods (quarter, year) and to identify the most significant changes in the series.

Direct investment

Direct investments are cross-border investments made by entities residing in one economy with the objective of establishing control or significant influence in the management of an enterprise that is resident in third economy (the direct investment enterprise). By convention, a direct investment relationship is deemed to exist when the entity acquires or holds 10% or more of the capital or voting power of the direct investment enterprise. Once a direct investment relationship has been established, all cross-border financial relationships (lending, borrowing, trade credit, equity investments, reinvested earnings) between the direct investor, the companies it controls, the direct investment enterprise and the companies it in turn controls are also considered to be direct investments and are recorded as such. Real estate investments are included in direct investments under cross-border asset acquisitions.

[Direct investments | Banque de France \(banque-france.fr\)](#)

[Foreign direct investment: annual series | Banque de France \(banque-france.fr\)](#)

[Methodology | Banque de France \(banque-france.fr\)](#)

ECB: European Central Bank

It is the central bank of the 19 euro area countries. Its main task is to maintain price stability through the conduct of monetary policy; it also guarantees financial stability.

EEA: European Economic Area

EMI: electronic money institutions.

EONIA: Euro Overnight Index Average (EONIA)

The reference rate for overnight interbank lending in the euro area. As of 2 October 2019, the rate has been calculated by adding 8.5 basis points to the €STR rate.

EURIBOR: Euro Interbank Offered Rate

The interbank rate offered between banks with the best credit ratings for the remuneration of deposits in the euro area. It is computed as an average of daily quotes provided for thirteen maturities by a panel of 57 of the most active banks in the euro area. It is quoted on an 360 day count convention, and is fixed at 11:00am (CET) provided that at least 50% of all Panel Banks contributed. The top and bottom 15% are eliminated (the deleted number always being rounded up) and the remaining average, to three decimal.

<https://www.banque-france.fr/en/statistics/money/financial-institutions/places>.

FISIM: Financial intermediation services indirectly measured

FISIM are services provided by financial intermediaries without charging customers. Financial intermediaries (banks, investment firms, etc.) pay themselves for these services through an interest rate margin on customer deposits and loans.

FPS: Freedom to provide services

French Treasury bonds

Medium- and long-term Treasury securities with a maturity of 2 to 50 years.

GDI: gross disposable income

Income available to households for consumption or investment, after redistribution. This includes all earned income (including wages including statutory employer's contributions, mixed income of non-salaried workers), property income (interest, dividends, life insurance income, etc.) and property income (including rental income imputed to owner-occupied housing). It mainly includes cash social benefits received by households minus social contributions and taxes paid:

GG: General government

General government is the set of institutional units whose main function is to produce non-market goods and services or to redistribute national income and wealth, and whose resources come mainly from compulsory contributions paid by units belonging to other institutional sectors.

Legal interest rate

The legal interest rate is used to calculate penalties for late payment of a sum of money, particularly with regard to banks, overindebtedness, loans, taxation, divorce, public contracts or between professionals.

Pursuant to Order No. 2014-947 of 20 August 2014 on the legal interest rate, as of the first half of 2015, two legal interest rates are calculated every six months: one for loans applicable to private individuals not acting for professional purposes and the other for all other cases. The calculation method is set out in Decree No. 2014-1115 of 2 October 2014.

[Legal interest rate | Banque de France \(banque-france.fr\)](#)

LME

A provision of [Article 51 of Law No. 2008-776 of 4 August 2008](#) on the modernisation of the economy (LME), which introduces [a classification of enterprises into four categories](#) for the purposes of statistical analysis: microenterprises, small and medium-sized enterprises (SMEs), mid-tier enterprises (MTEs) and large enterprises.

LT: long term

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LTA: look-through approach

The look-through approach consists, where the information is available, in substituting the securities of resident CIUs in the insurers' portfolios with the securities in which these CIUs invest.

LTRO – Longer Term Refinancing Operations

In order to maintain favourable credit conditions in the euro area and to keep monetary policy accommodative, the Eurosystem announced on 7 March 2019 the launch of a third round of Targeted Longer-Term Refinancing Operations (TLTRO III). On 12 September 2019, the ECB announced changes to some initial parameters of the operations. At the Governing Council meetings of 12 March and 30 April 2020, in response to the developing covid-19 crisis, the ECB decided to review the terms of these operations in order to further strengthen support for lending to households and enterprises by easing the conditions for bank refinancing. On 10 December 2020, in the context of the protracted covid-19 crisis, the ECB announced further easing of the terms of TLTRO III operations as well as some new operations.

[TLTRO | Banque de France \(banque-france.fr\)](#)

M1 M2 M3: money supply aggregates

The monetary aggregates M1, M2 and M3 which describe and rank, in descending order of liquidity, the money held by the public.

Maximum annual percentage rate of charge (APRC)

The annual percentage rate of charge (APRC), known until 2016 as the total percentage rate of charge (TPC), is the rate that takes into account all the costs incurred by the loan, namely :

Consumer credit

Housing loans.

The APRC is expressed as an annual percentage of the amount borrowed. It allows you to compare several loan offers based on their total cost.

Credit institutions are obliged to indicate the APRC in advertisements, preliminary credit offers and loan agreements. The APRC may not exceed the applicable usury rate, i.e. the maximum legal rate applicable in France. There are different usury rates depending on your situation: amount borrowed, maturity and type of loan (housing, consumer, etc.).

[What is the maximum annual percentage rate of charge \(APRC\)? | Service-public.fr](#)

MFI: Monetary financial institutions

[Monetary financial institutions \(MFIs\)](#) form the money-issuing sector and include, for the euro area, the ECB, national central banks, credit institutions and all financial institutions resident in the euro area whose business is to receive deposits and/or close substitutes for deposits from non-financial agents. As such, money market funds are also considered MFIs.

NCB: National central banks

NEU CP and NEU MTN: commercial paper and medium-term note (see below)

All the issuers referred to in Article L. 213-3 of the Monetary and Financial Code are authorised to issue negotiable debt securities:

1. Credit institutions, investment firms and the *Caisse des Dépôts et Consignations*, provided that they comply with the relevant conditions laid down by the Minister of the Economy;
 - 1a. Financing companies, provided that they comply with the relevant conditions laid down by the Minister of the Economy and provided that the proceeds from these issues does not consist of redeemable funds from the public in accordance with Article L. 312-2 ;
2. Entities other than those referred to in 1 and 1a, provided that they fulfil the legal status, minimum capital and auditing requirements for launching a public offer of financial securities or for their financial securities to be listed on a regulated market and whose equity capital is specified by a decree, or equivalent conditions for entities with their head office abroad. They must belong to one of the following categories:
 - firms taking the form of joint stock companies or, for those whose head offices are located abroad, a form recognised as equivalent by the authority referred to in Article D. 213-2, and with a paid-up capital of at least EUR 37,000 or its equivalent in foreign currency;
 - agricultural co-operatives and their associations with a paid-up capital of at least EUR 37,000,
 - joint stock co-operatives with a paid-up capital of at least EUR 37,000.
3. Public sector companies if they fulfil the conditions set out in 2;
4. Public sector companies with no share capital but which are authorised to make a public offer;
5. Economic interest groupings and general partnerships, composed exclusively of joint stock companies satisfying the conditions laid down in 2;
6. European Union institutions and international organisations;
7. The *caisse d'amortissement de la dette sociale* (social security debt amortisation fund) instituted by Article 1 of Ordinance 96-50 of 24 January 1996 on reimbursement of social security debt;
8. Local authorities and their groups;
9. Associations governed by the Act of 1 July 1901 on the contract of association or by Articles 21 to 79 of the local civil code applicable in the Bas-Rhin, Haut-Rhin and Moselle departments that meet the conditions for the issue of bonds by public offering;
10. States;
11. Securitisation vehicles;
12. France's Central Social Security Agency only for short-term negotiable debt securities;
13. Regional hospitals whose list is established by decree, up to the amount of the overall issuance ceiling established for each of them by the said decree.

NFAs: non-financial agents

NFC: non-financial corporations

All institutional units that are market producers whose main activity is to produce non-financial goods and services, and whose distribution and financial transactions are separate from those of their owners.

N.i.e.: not included elsewhere.**NPISH: Non-profit institutions serving households**

In national accounts, non-profit institutions serving households, or NPISHs, form an institutional sector. These are institutions that are not primarily funded and controlled by government and that provide goods or services to households free of charge or at prices that are not economically significant.

Outstandings (and flows) of commercial paper and medium-term notes

The outstanding amount is the stock of securities at a given time (T). It is calculated as follows:

Stock (T) = Stock (T-1) + Positive flows over the period (T-1,T) (i.e. issuance) – Negative flows over the period (T-1,T) (securities reaching maturity, issuer buy-backs, early redemption by the investor).

Outward FATS:

The Outward-FATS survey provides information on the foreign affiliates of French banking groups: number of affiliates per country, activity, net banking income (or turnover) and the number of employees in these entities. Under Regulation (EC) No 716/2007, the production of FATS statistics and their annual submission to Eurostat is mandatory.

PEA: Personal equity plan**SA data: adjusted for seasonal variations**

CVS data are adjusted for seasonal variations. Adjusting for seasonal variations eliminates the effect of periodic intra-annual variations due to the calendar and the seasons, so as to capture the most significant changes in the series.

SDR: Special drawing rights

Special drawing rights (SDRs) are international reserve assets created by the IMF in 1969 to supplement the official foreign exchange reserves of each member country.

SP/UP: sole proprietors and unincorporated partnerships

The data are available in French on the WEBSTAT portal: Accueil > Balance des paiements > Balance des paiements et position extérieure > Implantations françaises à l'étranger ou dans le site internet [Les implantations bancaires à l'étranger | Banque de France \(banque-france.fr\)](#).

SWIFT – Society for Worldwide Interbank Financial Telecommunication

International network for the transmission of standardised messages relating to financial transmissions.

TCN: Negotiable debt securities

Negotiable debt securities are financial instruments issued by the issuer, traded on a regulated or over-the-counter market, each of which represents a claim (Article L. 213-1)).

- TCN short-term: Negotiable debt securities with an original maturity of between 1 day and 1 year. All the issuers listed in Article L. 213-3 of the Monetary and Financial Code are authorised to issue short-term debt securities.
- Medium-term notes: Negotiable debt securities with an original maturity of over 1 year. All the issuers listed in Article L. 213-3 of the Monetary and Financial Code are authorised to issue medium-term debt securities.

VSEs, SEs, SMEs, MTEs, and LEs

The companies are classified by [size as shown in this document](#) VSE stands for very small enterprises, SE for small enterprises, ME for medium-sized enterprises, SME for small and medium-sized enterprises, MTE for mid-tier enterprises and LE for large enterprises.

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