



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

Sectors		(EUR millions)																			
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S1311	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	171 234		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	36 865	208 099	F1
F2	Currency and deposits	513 086	4 583 930	51 825	58 051	210 124	1 417	.	42 045	6 681	87 681	59 080	90 362	42 875	953 230	153 784	1 776 927	94 096	2 880 429	11 605 622	F2
F21	Currency	4	10 280	.	.	.	.	.	2 765	99	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	50 808	0	.	23 685	2 222	82 442	55 527	90 065	40 320	704 149	65 856	560 875	46 795	349 058	2 398 555	F22
F28	Interest accrued but not yet due on deposits	-4 790	9 107	0	0	50	.	.	35	4	94	60	0	9	980	391	2 736	78	3 134	11 889	F28
F29	Other deposits	503 288	4 303 954	43 411	14 885	159 265	1 417	.	15 559	4 356	5 105	3 494	297	2 546	226 620	77 513	1 107 344	44 358	2 382 291	8 895 704	F29
F291	Investments withdrawable on demand	.	0	.	.	0	.	.	1 590	67	.	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	1 417	.	11 014	3 984	4 994	28	291	568	189 616	11 260	56 033	12 151	175 483	564 982	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	2 279 136	F295
F296	Financial correspondents accounts	42 321	3 338 032	33 792	7 035	105 473	0	.	0	.	.	.	.	.	.	.	.	.	950 152	4 476 805	F296
F297	Deposits at international institutions	7 173	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	7 173	F297
F299	Deposits and various guarantees	.	168 665	0	2 387	12 341	.	.	2 955	305	112	0	6	1 978	16 110	1 838	2 900	39	169 005	378 640	F299
F3	Debt securities	1 021 233	748 326	280 552	372 811	90 331	11 937	2	1 209 358	108 523	3 745	2 986	432	42 682	158 440	.	34 261	4 009	2 535 862	6 625 492	F3
F3.S	Short-term negotiable debt securities	58 394	152 613	246 443	23 766	26 697	1 209	0	27 586	28	88	52	6	229	6 079	.	1 752	243	275 956	821 141	F3.S
F3.L	Long-term negotiable debt securities	962 839	595 714	34 109	349 046	63 633	10 728	2	1 181 772	108 495	3 657	2 934	426	42 453	152 361	.	32 510	3 766	2 259 906	5 804 351	F3.L
F4	Loans	1 737	4 231 858	10 281	10 219	207 115	115 355	7 147	64 354	3 746	83 740	84 314	14 758	6 542	2 269 857	113	10 749	0	684 402	7 806 286	F4
F4.S	Short-term loans	1 419	996 312	10 281	10 219	37 558	44 153	3 860	33 576	0	7 883	3 520	8	3 602	1 015 837	113	2 135	0	530 833	2 701 309	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	3 223 289	0	0	169 557	71 201	3 287	30 778	3 746	72 894	79 823	14 746	2 862	1 253 956	0	8 610	0	151 160	5 085 909	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	602 034	17 434	909 981	38 089	309 104	111 627	1 124 820	87 560	388 460	91 906	65 886	131 909	8 057 371	.	1 895 932	13 666	2 505 701	16 372 147	F5
F51	Equity	3 151	557 026	0	567 851	26 715	285 417	111 494	397 609	13 093	386 566	77 506	65 748	22 696	7 845 135	.	1 566 127	1 757	2 273 297	14 201 188	F51
F511	Listed shares	567	118 543	0	418 026	26 629	18 722	18 506	81 830	5 439	72 422	36 111	23	22 696	907 325	.	285 704	1 757	1 139 845	3 154 146	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	365	45 291	0	187 286	5 852	16 428	18 506	56 828	2 734	72 422	36 074	23	19 991	731 587	.	228 828	1 612	1 139 845	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	202	73 252	0	230 740	20 778	2 294	0	25 002	2 705	0	37	.	2 705	175 738	.	56 877	145	.	.	
F512	Unlisted shares	687	399 570	.	149 824	86	226 025	81 082	194 000	2 153	11 788	24 845	0	0	6 686 804	.	816 780	.	897 184	9 490 830	F512
	Unlisted shares issued by resident corporations	150	270 530	0	122 215	15	207 322	63 113	119 387	928	11 788	24 845	0	0	5 031 943	.	816 780	0	897 184	.	
	Unlisted shares issued by non-resident corporations	537	129 039	.	27 610	71	18 704	17 969	74 613	1 225	.	.	.	.	1 654 861	.	.	.	.	.	
F519	Other equity	1 896	38 913	.	.	0	40 670	11 906	121 779	5 501	302 356	16 551	65 725	0	251 006	.	463 642	.	236 268	1 556 212	F519
	Other equity issued by resident corporations	0	38 913	0	0	0	40 670	11 906	111 581	5 499	256 098	16 551	65 725	0	137 233	.	463 642	0	236 268	.	
	Other equity issued by non-resident corporations	1 896	.	.	.	.	.	.	10 198	2	46 258	.	.	.	113 773	.	.	.	.	.	
F52	Investment fund shares	17 517	45 008	17 434	342 130	11 374	23 687	133	727 211	74 467	1 894	14 399	138	109 213	212 236	.	329 805	11 909	232 404	2 170 959	F52
F521	Money market fund shares	98	2 284	17 289	71 264	0	13 002	106	79 538	3 344	10	972	85	7 568	75 561	.	4 908	1 158	94 366	371 554	F521
F522	Non-MMF investment fund shares	17 419	42 724	145	270 866	11 374	10 685	27	647 673	71 123	1 885	13 428	53	101 645	136 675	.	324 896	10 750	138 038	1 799 405	F522
F6	Insurance, pension and standardized guarantee	.	2 169	.	.	.	.	.	127 179	25 281	.	.	4 991	.	41 377	6 337	2 004 075	82	42 608	2 254 099	F6
F61	Non-life insurance technical reserves	.	1 451	.	.	.	.	.	127 179	25 281	.	.	4 991	.	41 377	6 337	86 753	82	26 317	319 767	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1 641 564	.	15 228	1 656 792	F62
F63	Pension entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	275 758	.	1 024	276 782	F63
F66	Provisions for calls under standardized guarantees	.	718	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	718	F66
F71	Financial derivatives	266	1 708 652	4 701	34 657	265 592	.	.	7 989	0	0	754	0	817	17 858	.	296	479	1 816 332	3 858 394	F71
F8	Other accounts receivable or payable	490	240 659	276	3 999	60 382	22 789	.	5 440	6 607	135 886	34 693	66 715	229 572	1 449 222	43 954	170 352	442	305 040	2 776 516	F8
F81	Trade credits and advances	.	513	.	228	18 139	20 747	.	5 297	4 981	37 515	9 822	21 685	16 221	1 010 972	39 995	3 136	.	177 371	1 366 622	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	490	240 145	276	3 771	42 243	2 041	.	144	1 626	98 371	24 872	45 030	213 350	438 250	3 959	167 216	442	127 669	1 409 894	F89
F	Total assets	1 728 713	12 117 628	365 069	1 389 719	871 632	460 602	118 776	2 581 185	238 398	699 512	273 733	243 144	454 397	12 947 354	204 188	5 892 591	112 774	10 807 240	51 506 654	F
BF90	Financial net worth	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	BF90

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

Produced October 18th 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 Financial Balance Sheet

Stocks - Liabilities and Net Worth

Year 2022

		(EUR millions)																			
Sectors		S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	36 865	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	171 234	208 099	F1
F2	Currency and deposits	1 658 407	8 148 231	1	.	0	0	.	0	.	195 221	0	.	.	0	0	0	0	1 603 762	11 605 622	F2
F21	Currency	299 470	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	4	299 474	F21
F22	Transferable deposits	191 085	1 819 082	.	.	.	0	.	0	.	189 379	.	.	.	0	0	0	0	199 009	2 398 555	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	6 320 698	1	.	0	0	.	0	.	5 583	0	.	.	0	.	.	.	1 402 288	8 895 704	F29
F291	Investments withdrawable on demand	.	888 335	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	888 335	F291
F292	Fixed-term investments	.	464 851	0	.	0	.	.	.	.	588	0	.	.	.	.	.	.	99 542	564 982	F292
F293	Contractual savings	.	300 633	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	300 633	F293
F295	Funding between financial intermediaries	27 857	1 731 359	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	519 920	2 279 136	F295
F296	Financial correspondents accounts	1 139 278	2 652 426	1	.	.	0	.	0	.	4 161	.	.	.	.	.	.	.	680 940	4 476 805	F296
F297	Deposits at international institutions	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	7 173	7 173	F297
F299	Deposits and various guarantees	0	283 094	0	.	.	.	.	.	.	833	.	.	.	0	.	.	.	94 713	378 640	F299
F3	Debt securities	.	1 298 314	.	.	286 871	66 643	544	41 235	773	2 127 230	52 081	41 807	225 847	630 358	.	.	.	1 853 788	6 625 492	F3
F3.S	Short-term negotiable debt securities	.	215 586	.	.	97 320	1 339	.	499	.	147 936	111	1 669	47 366	54 457	.	.	.	254 857	821 141	F3.S
F3.L	Long-term negotiable debt securities	.	1 082 728	.	.	189 551	65 304	544	40 736	773	1 979 294	51 970	40 138	178 481	575 901	.	.	.	1 598 931	5 804 351	F3.L
F4	Loans	268	62 734	0	38 350	147 835	284 818	18 314	114 611	4 707	87 298	63 700	197 345	39 047	3 613 766	174 163	1 553 876	19 811	1 385 644	7 806 286	F4
F4.S	Short-term loans	0	9 671	0	33 187	115 206	78 827	3 116	60 914	727	38	11 361	2 033	9 784	1 274 320	3 241	29 881	937	1 068 067	2 701 309	F4.S
F42	Long-term loans excluding interest accrued but not yet due	268	52 202	0	5 163	32 629	205 991	15 198	53 698	3 980	84 346	51 814	194 103	29 084	2 334 847	169 793	1 520 755	18 787	313 251	5 085 909	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	30 550	443 217	359 637	1 413 730	9 657	287 090	95 458	215 199	2 828	940	30 657	.	.	10 398 363	.	.	0	3 084 821	16 372 147	F5
F51	Equity	30 550	443 217	.	.	9 657	287 090	95 458	215 199	2 828	940	30 657	.	.	10 398 363	.	.	0	2 687 229	14 201 188	F51
F511	Listed shares	.	117 842	.	.	185	32 004	.	65 129	.	.	.	.	.	2 348 512	.	.	.	590 474	3 154 146	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	.	50 688	.	.	185	26 523	.	31 327	.	0	.	.	.	1 315 104	.	.	.	590 474	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	.	67 154	.	.	0	5 481	.	33 802	.	.	.	.	.	1 033 408	.	.	.	0	.	
F512	Unlisted shares	150	124 960	.	.	7 206	190 450	61 393	68 909	2 828	.	0	.	.	7 110 306	.	.	.	1 924 629	9 490 830	F512
	Unlisted shares issued by resident corporations	150	114 374	.	.	2 548	177 989	46 390	66 400	2 828	0	0	.	.	6 258 338	.	.	.	1 924 629	.	
	Unlisted shares issued by non-resident corporations	0	10 585	.	.	4 658	12 461	15 003	2 509	.	0	0	.	.	851 968	.	.	.	0	.	
F519	Other equity	30 400	200 415	.	.	2 266	64 636	34 065	81 161	.	940	30 657	.	.	939 545	.	.	0	172 127	1 556 212	F519
	Other equity issued by resident corporations	30 400	200 169	.	.	1 586	62 806	34 065	81 161	.	940	30 657	.	.	706 034	.	.	0	172 127	.	
	Other equity issued by non-resident corporations	0	247	.	.	680	1 830	0	0	.	0	0	.	.	233 511	.	.	0	0	.	
F52	Investment fund shares	.	.	359 637	1 413 730	.	.	.	.	.	.	.	.	.	.	.	.	.	397 591	2 170 959	F52
F521	Money market fund shares	.	.	359 637	.	.	.	.	.	.	.	.	.	.	.	.	.	.	11 917	371 554	F521
F522	Non-MMF investment fund shares	.	.	.	1 413 730	.	.	.	.	.	.	.	.	.	.	.	.	.	385 675	1 799 405	F522
F6	Insurance, pension and standardized guarantee	.	.	.	.	.	.	.	2 017 393	216 067	.	718	.	.	.	.	.	.	19 920	2 254 099	F6
F61	Non-life insurance technical reserves	.	.	.	.	.	.	.	284 992	14 855	.	.	.	.	.	.	.	.	19 920	319 767	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	1 656 792	0	.	.	.	.	.	.	.	.	.	1 656 792	F62
F63	Pension entitlements	.	.	.	.	.	.	.	75 609	201 173	.	.	.	.	.	.	.	.	.	276 782	F63
F66	Provisions for calls under standardized guarantees	.	.	.	.	.	.	.	.	.	.	718	.	.	.	.	.	.	.	718	F66
F71	Financial derivatives	3 830	1 724 133	4 533	37 583	337 509	.	.	7 951	1 056	0	723	0	969	17 793	.	653	477	1 721 185	3 858 394	F71
F8	Other accounts receivable or payable	307	264 579	426	8 534	58 529	21 283	.	35 585	6 794	115 700	68 856	59 046	175 933	1 135 034	41 202	213 769	.	570 938	2 776 516	F8
F81	Trade credits and advances	.	28 143	.	320	11	19 613	.	19 818	6 621	7 412	10 534	15 572	8 453	1 044 962	39 999	12 991	.	152 173	1 366 622	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	307	236 437	426	8 214	58 518	1 670	.	15 767	173	108 289	58 322	43 473	167 480	90 072	1 203	200 777	.	418 765	1 409 894	F89
F	Total liabilities	1 730 226	11 941 208	364 597	1 498 197	840 401	659 834	114 316	2 431 975	232 225	2 526 389	216 736	298 198	441 796	15 795 314	215 366	1 768 297	20 288	10 411 292	51 506 654	F
BF90	Financial net worth	-1 513	176 420	472	-108 478	31 232	-199 233	4 460	149 210	6 173	-1 826 877	56 997	-55 054	12 601	-2 847 960	-11 178	4 124 293	92 486	395 948	0	BF90

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

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

Produced October 18th 2024

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

Semi definitive Financial Account

Net Acquisitions of Financial Assets

Year 2022

Sectors		(EUR millions)																			
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S1311	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	1 207	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	1 207	F1
F2	Currency and deposits	-229 543	70 281	-14 208	-9 040	-16 984	135	.	-3 184	5 681	-34 968	8 037	37	2 353	18 433	3 029	83 345	137	128 600	12 138	F2
F21	Currency	0	-123	.	.	.	.	.	186	60	-4	0	.	.	1 841	859	9 081	245	-6 781	5 365	F21
F22	Transferable deposits	-2 065	-852 295	-2 610	-6 381	-42 412	0	.	-1 345	1 647	-38 771	8 191	31	328	-43 668	-1 654	8 039	-56	-8 412	-981 434	F22
F28	Interest accrued but not yet due on deposits	865	6 499	0	0	14	.	.	0	2	143	-26	-3	6	190	30	210	6	2 293	10 230	F28
F29	Other deposits	-228 343	916 200	-11 598	-2 659	25 414	135	.	-2 024	3 972	3 665	-128	9	2 019	60 070	3 794	66 014	-59	141 499	977 978	F29
F291	Investments withdrawable on demand	.	0	.	.	0	.	.	-1 178	40	.	-220	0	.	-727	3 345	59 241	-2 955	410	57 957	F291
F292	Fixed-term investments	-7 762	0	.	0	8	135	.	-3 657	3 606	3 804	-3	9	277	55 423	1 018	15 444	2 918	49 767	120 986	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	865 370	-10 488	-637	6 253	0	.	0	.	.	.	.	.	.	.	.	.	73 866	873 587	F296
F297	Deposits at international institutions	640	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	640	F297
F299	Deposits and various guarantees	.	57 428	0	-969	4 495	.	.	2 811	326	-139	95	-1	1 741	5 374	72	185	-22	50 088	121 484	F299
F3	Debt securities	60 362	43 939	-11 967	28 698	11 629	2 243	1	-94 726	68 162	-413	111	105	2 104	39 732	.	5 001	1 468	157 217	313 666	F3
F3.S	Short-term negotiable debt securities	-7 636	7 899	13 492	5 164	-1 216	301	0	1 125	28	56	1	1	158	2 958	.	890	223	-27 284	-3 840	F3.S
F3.L	Long-term negotiable debt securities	67 998	36 040	-25 459	23 534	12 845	1 942	1	-95 851	68 134	-468	110	104	1 946	36 774	.	4 111	1 245	184 500	317 506	F3.L
F4	Loans	-1 557	140 959	3 004	3 296	23 059	16 033	2 624	20 939	303	1 289	15 597	-116	1 197	165 044	8	29	0	36 010	427 719	F4
F4.S	Short-term loans	-1 673	-13 964	3 004	3 296	-4 587	7 397	2 307	11 108	-95	147	871	-40	1 353	71 223	8	59	0	25 904	106 318	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	152 072	0	0	27 646	8 636	317	9 831	398	874	14 508	-77	-169	93 821	0	-34	0	9 888	317 713	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	-50 547	-881	-4 238	-2 220	68 496	-32	-14 494	46 431	-5 103	356	470	3 215	125 513	.	38 220	673	50 607	255 937	F5
F51	Equity	127	-30 421	0	-7 728	-2 188	69 892	-56	5 478	10 782	-5 261	626	471	-77	123 457	.	27 360	712	48 277	241 451	F51
F511	Listed shares	3	-48 693	0	-842	-2 122	-426	-332	-8 834	5 001	-3 495	2 441	0	-77	12 541	.	2 554	712	-15 337	-56 907	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	3	-12 864	0	-1 583	-338	-952	-365	-3 862	2 516	-3 495	2 441	0	-112	6 409	.	2 493	700	-15 337	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	-35 830	0	741	-1 784	526	33	-4 972	2 485	0	0	.	35	6 132	.	61	11	.	.	
F512	Unlisted shares	0	18 035	.	-6 886	-66	61 937	243	17 616	1 802	-728	-864	0	0	104 440	.	12 764	.	62 735	271 028	F512
	Unlisted shares issued by resident corporations	0	17 110	0	-3 516	-76	46 863	184	7 555	604	-728	-864	0	0	45 558	.	12 764	0	62 735	.	
	Unlisted shares issued by non-resident corporations	0	925	.	-3 371	10	15 074	59	10 061	1 198	.	.	.	.	58 882	.	.	.	.	.	
F519	Other equity	125	238	.	.	0	8 380	33	-3 304	3 979	-1 038	-951	471	0	6 477	.	12 042	.	879	27 330	F519
	Other equity issued by resident corporations	0	238	0	0	0	8 380	33	-1 468	3 979	-1 369	-951	471	0	4 332	.	12 042	0	879	.	
	Other equity issued by non-resident corporations	125	.	.	.	.	.	.	-1 836	0	331	.	.	.	2 145	.	.	.	.	.	
F52	Investment fund shares	-657	-20 126	-881	3 490	-32	-1 395	24	-19 972	35 649	158	-271	-1	3 292	2 056	.	10 860	-38	2 330	14 486	F52
F521	Money market fund shares	-101	-9 952	-928	8 525	0	-1 503	12	-14 480	2 716	10	-414	0	351	-5 936	.	1 268	691	4 005	-15 735	F521
F522	Non-MMF investment fund shares	-556	-10 174	47	-5 035	-32	107	12	-5 491	32 933	148	144	-1	2 941	7 992	.	9 592	-729	-1 675	30 221	F522
F6	Insurance, pension and standardized guarantee	.	88	.	.	.	.	.	-25 813	10 374	.	.	-332	.	-419	-103	37 600	-1	5 809	27 203	F6
F61	Non-life insurance technical reserves	.	-23	.	.	.	.	.	-25 813	10 374	.	.	-332	.	-419	-103	-1 405	-1	4 269	-13 453	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	24 265	.	2 299	26 564	F62
F63	Pension entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	14 739	.	-797	13 942	F63
F66	Provisions for calls under standardized guarantees	.	111	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	111	F66
F71	Financial derivatives	-36	337 727	1 492	2 052	-8 388	.	.	2 546	-44	0	209	285	796	8 544	.	-36	-144	288 204	633 208	F71
F8	Other accounts receivable or payable	-2 697	35 141	-577	116	9 240	2 619	.	4 221	4 879	14 757	4 071	4 954	-58 424	224 224	1 721	3 649	-19	13 869	261 745	F8
F81	Trade credits and advances	.	9	.	0	797	3 099	.	4 237	3 884	8 562	795	1 047	1 383	103 342	2 089	90	.	24 584	153 918	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	-2 697	35 132	-577	116	8 443	-480	.	-16	995	6 195	3 276	3 907	-59 807	120 883	-369	3 559	-19	-10 715	107 827	F89
F	Total assets	-172 794	577 588	-23 138	20 883	16 335	89 526	2 593	-110 510	135 786	-24 437	28 381	5 403	-48 759	581 072	4 654	167 808	2 115	680 317	1 932 823	F
BF90	Net financial transactions	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	BF90

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

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

Produced October 18th 2024

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

Semi definitive Financial Account

Net Incurrence of Liabilities and Net Financial transactions

Year 2022

Sectors		(EUR millions)																			
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S1311	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1 207	1 207	F1
F2	Currency and deposits	-177 980	76 243	-31	.	0	0	.	0	.	4 518	.	.	.	0	0	0	0	109 387	12 138	F2
F21	Currency	5 365	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	5 365	F21
F22	Transferable deposits	-993 161	-7 769	.	.	.	0	.	0	.	3 965	.	.	.	0	0	0	0	15 531	-981 434	F22
F28	Interest accrued but not yet due on deposits	582	7 562	0	.	.	.	.	.	.	52	.	.	.	.	.	0	.	2 034	10 230	F28
F29	Other deposits	809 235	76 450	-31	.	0	0	.	0	.	501	.	.	.	0	.	.	.	91 822	977 978	F29
F291	Investments withdrawable on demand	.	57 957	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	57 957	F291
F292	Fixed-term investments	.	128 351	0	.	0	.	.	.	.	262	.	.	.	.	.	.	.	-7 627	120 986	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	43 297	-29	.	.	0	.	0	.	174	.	.	.	.	.	.	.	18 924	873 587	F296
F297	Deposits at international institutions	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	640	640	F297
F299	Deposits and various guarantees	0	86 490	0	.	.	.	.	.	.	65	.	.	.	0	.	.	.	34 929	121 484	F299
F3	Debt securities	.	100 164	.	.	20 895	9 885	0	-320	522	106 305	-2 654	-1 691	-2 087	-5 109	.	.	.	87 756	313 666	F3
F3.S	Short-term negotiable debt securities	.	29 001	.	.	7 786	-15	.	501	.	-7 823	-805	-6 280	-27 766	2 218	.	.	.	-658	-3 840	F3.S
F3.L	Long-term negotiable debt securities	.	71 163	.	.	13 109	9 900	0	-821	522	114 128	-1 849	4 588	25 679	-7 327	.	.	.	88 414	317 506	F3.L
F4	Loans	-5	7 444	0	12 477	32 685	32 511	778	-3 642	2 021	8 303	7 797	1 889	-1 418	283 733	6 749	77 306	-198	-40 712	427 719	F4
F4.S	Short-term loans	0	3 552	0	12 645	21 769	16 878	-296	-1 686	719	0	371	6	-1 074	121 419	-299	1 066	-383	-68 369	106 318	F4.S
F42	Long-term loans excluding interest accrued but not yet due	-5	3 744	0	-168	10 916	15 633	1 074	-1 956	1 302	7 987	7 257	1 836	-343	161 209	6 787	75 502	164	26 772	317 713	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	14 478	-18 337	35 173	3 708	54 156	2 521	2 432	2 246	0	692	.	.	110 177	.	.	0	48 690	255 937	F5
F51	Equity	0	14 478	.	.	3 708	54 156	2 521	2 432	2 246	0	692	.	.	110 177	.	.	0	51 041	241 451	F51
F511	Listed shares	.	-1 003	.	.	-5	-392	.	-14 118	.	.	.	.	.	-8 827	.	.	.	-32 562	-56 907	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	.	2 955	.	.	-5	3 879	.	-13 314	.	0	.	.	.	-2 524	.	.	.	-32 562	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	.	-3 958	.	.	0	-4 271	.	-804	.	.	.	.	.	-6 303	.	.	.	0	.	
F512	Unlisted shares	0	11 387	.	.	3 003	52 089	765	16 550	2 246	.	0	.	.	102 150	.	.	.	82 838	271 028	F512
	Unlisted shares issued by resident corporations	0	12 494	.	.	1 066	57 888	-2 281	11 914	2 246	0	0	.	.	42 127	.	.	.	82 838	.	
	Unlisted shares issued by non-resident corporations	0	-1 108	.	.	1 938	-5 799	3 046	4 635	.	0	0	.	.	60 023	.	.	.	0	.	
F519	Other equity	0	4 095	.	.	710	2 460	1 756	0	.	0	692	.	.	16 854	.	.	0	764	27 330	F519
	Other equity issued by resident corporations	0	4 065	.	.	620	2 799	1 756	0	.	0	692	.	.	15 756	.	.	0	764	.	
	Other equity issued by non-resident corporations	0	30	.	.	90	-339	0	0	.	0	0	.	.	1 098	.	.	0	0	.	
F52	Investment fund shares	.	.	-18 337	35 173	.	.	.	.	.	.	.	.	.	.	.	.	.	-2 350	14 486	F52
F521	Money market fund shares	.	.	-18 337	.	.	.	.	.	.	.	.	.	.	.	.	.	.	2 602	-15 735	F521
F522	Non-MMF investment fund shares	.	.	.	35 173	.	.	.	.	.	.	.	.	.	.	.	.	.	-4 952	30 221	F522
F6	Insurance, pension and standardized guarantee	.	.	.	.	.	.	.	-88 330	116 600	.	111	.	.	.	.	.	.	-1 178	27 203	F6
F61	Non-life insurance technical reserves	.	.	.	.	.	.	.	-12 275	0	.	.	.	.	.	.	.	.	-1 178	-13 453	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	26 564	0	.	.	.	.	.	.	.	.	.	26 564	F62
F63	Pension entitlements	.	.	.	.	.	.	.	-102 619	116 561	.	.	.	.	.	.	.	.	.	13 942	F63
F66	Provisions for calls under standardized guarantees	.	.	.	.	.	.	.	.	.	.	111	.	.	.	.	.	.	.	111	F66
F71	Financial derivatives	904	331 769	1 750	-439	32 571	.	.	2 072	1 056	0	150	103	1 683	7 999	.	299	-160	253 454	633 208	F71
F8	Other accounts receivable or payable	42	24 777	-565	4 572	-24 942	3 975	.	3 714	5 297	282	6 665	5 832	-55 399	131 806	2 338	-1 463	.	154 814	261 745	F8
F81	Trade credits and advances	.	-492	.	0	-1	3 623	.	3 739	5 296	-1 067	-983	2 654	866	124 312	2 090	870	.	13 012	153 918	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	42	25 270	-565	4 572	-24 941	352	.	-25	1	1 349	7 648	3 178	-56 265	7 494	249	-2 333	.	141 802	107 827	F89
F	Total liabilities	-177 039	554 875	-17 183	51 783	64 917	100 528	3 299	-84 075	127 742	119 407	12 762	6 133	-57 222	528 606	9 087	76 142	-358	613 419	1 932 823	F
BF90	Net financial transactions	4 245	22 713	-5 955	-30 900	-48 583	-11 002	-705	-26 435	8 044	-143 845	15 619	-729	8 463	52 466	-4 433	91 666	2 473	66 898	0	BF90

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

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

Produced October 18th 2024

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

Semi definitive Revaluation Account

Changes in Assets due to Nominal Holding Gains and Losses

Year 2022

Sectors		(EUR millions)																			
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non-MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	8 000	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	465	8 466	F1
F2	Currency and deposits	14 726	29 869	0	925	1 868	8	.	108	0	0	1	6	-114	1 965	10	1 263	17	50 774	101 426	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	0	1	6	-4	1 609	11	1 315	16	4 664	9 964	F22
F28	Interest accrued but not yet due on deposits	0	2	0	0	0	.	.	0	0	0	0	0	0	-2	0	0	0	-21	-21	F28
F29	Other deposits	14 649	28 003	0	686	1 774	8	.	37	0	0	0	0	-111	358	-1	-52	1	46 131	91 483	F29
F291	Investments withdrawable on demand	.	0	.	.	0	.	.	0	0	.	0	0	.	0	0	0	0	0	1	F291
F292	Fixed-term investments	0	0	.	0	0	8	.	37	0	0	0	0	0	358	-1	-52	1	1 924	2 275	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	.	.	.	.	.	.	.	.	.	16 411	54 030	F296
F297	Deposits at international institutions	69	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	69	F297
F299	Deposits and various guarantees	.	744	0	0	0	.	.	0	0	0	0	0	-111	0	0	0	0	1 998	2 631	F299
F3	Debt securities	-179 555	-45 812	83	-49 747	-5 940	-297	0	-237 624	-9 768	-583	-105	-42	-7 492	-15 667	.	-3 688	-266	-380 157	-936 660	F3
F3.S	Short-term negotiable debt securities	-3 238	7 306	54	-515	29	-23	0	18	0	0	0	0	0	-6	.	-32	0	1 366	4 958	F3.S
F3.L	Long-term negotiable debt securities	-176 317	-53 118	29	-49 232	-5 969	-274	0	-237 642	-9 768	-583	-105	-42	-7 492	-15 661	.	-3 657	-265	-381 523	-941 618	F3.L
F4	Loans	0	26 628	0	1 016	-4	54	0	39	0	-3	0	0	0	8 267	0	0	0	4 389	40 387	F4
F4.S	Short-term loans	0	21 349	0	1 016	-429	54	0	39	0	0	0	0	0	8 267	0	0	0	4 023	34 319	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	5 267	0	0	425	0	0	0	0	-3	0	0	0	0	0	0	0	366	6 055	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	-342	-20 213	7	-102 314	-4 587	-33 961	-5 824	-103 410	-3 193	-21 960	-8 027	-6 206	-11 481	-743 962	.	-202 997	-924	-228 620	-1 498 013	F5
F51	Equity	-40	-17 382	0	-68 901	-3 348	-33 436	-5 824	-16 676	85	-21 808	-6 861	-6 201	-2 885	-732 157	.	-159 656	-45	-217 083	-1 292 220	F51
F511	Listed shares	-40	-16 292	0	-75 666	-3 348	-4 095	-5 038	-13 070	153	11 649	-3 629	-3	-2 885	-120 551	.	-45 016	-45	-150 843	-428 718	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	-40	-4 164	0	-21 465	-963	-3 632	-5 006	-7 284	97	11 881	-3 622	-3	-2 419	-98 865	.	-34 175	-18	-150 843	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	-12 128	0	-54 202	-2 385	-463	-32	-5 786	56	-232	-6	.	-467	-21 686	.	-10 841	-27	.	.	
F512	Unlisted shares	0	2 584	.	6 765	0	-24 896	-531	2 120	-30	-24 862	-2 566	0	0	-584 618	.	-70 872	.	-76 910	-773 816	F512
	Unlisted shares issued by resident corporations	0	3 354	0	4 861	0	-20 139	-817	1 213	-30	-24 862	-2 566	0	0	-463 580	.	-70 872	0	-76 910	.	
	Unlisted shares issued by non-resident corporations	0	-770	.	1 903	0	-4 757	287	907	0	.	.	.	.	-121 038	.	.	.	.	.	
F519	Other equity	0	-3 674	.	.	0	-4 445	-255	-5 726	-38	-8 595	-667	-6 199	0	-26 989	.	-43 768	.	10 670	-89 686	F519
	Other equity issued by resident corporations	0	-3 674	0	0	0	-4 445	-255	-4 028	-38	-9 772	-667	-6 199	0	-32 112	.	-43 768	0	10 670	.	
	Other equity issued by non-resident corporations	0	.	.	.	.	.	.	-1 698	0	1 177	.	.	.	5 123	.	.	.	.	.	
F52	Investment fund shares	-303	-2 831	7	-33 412	-1 239	-525	0	-86 734	-3 278	-152	-1 165	-5	-8 596	-11 805	.	-43 341	-880	-11 537	-205 793	F52
F521	Money market fund shares	0	0	0	-1 143	0	0	0	-352	3	0	0	0	2	768	.	0	0	279	-443	F521
F522	Non-MMF investment fund shares	-303	-2 831	7	-32 270	-1 239	-525	0	-86 382	-3 281	-152	-1 166	-5	-8 597	-12 572	.	-43 341	-880	-11 816	-205 350	F522
F6	Insurance, pension and standardized guarantee	.	-80	.	.	.	.	.	-15 890	0	.	.	0	.	-2 276	-348	-333 125	-5	-2 980	-354 704	F6
F61	Non-life insurance technical reserves	.	-80	.	.	.	.	.	-15 890	0	.	.	0	.	-2 276	-348	-4 770	-5	-848	-24 217	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	-316 261	.	-2 052	-318 314	F62
F63	Pension entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	-12 093	.	-80	-12 173	F63
F66	Provisions for calls under standardized guarantees	.	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	F66
F71	Financial derivatives	15	49 873	78	1 028	66 469	.	.	37	0	0	-209	-285	-2 847	132	.	12	36	57 072	171 410	F71
F8	Other accounts receivable or payable	0	0	0	0	0	0	.	0	0	0	0	0	0	1 490	0	0	0	3 092	4 582	F8
F81	Trade credits and advances	.	0	.	0	0	0	.	0	0	0	0	0	0	1 490	0	0	0	3 092	4 582	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	-157 156	40 266	168	-149 091	57 807	-34 196	-5 824	-356 740	-12 961	-22 547	-8 341	-6 527	-21 935	-750 051	-338	-538 535	-1 141	-495 965	-2 463 106	F
BF90	Changes in net worth due to nominal holding gains and losses	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	BF90

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

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

Produced October 18th 2024

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

Semi definitive Revaluation Account

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

Sectors		(EUR millions)																			
		S121	S122	S123	S124	S125	S126	S127	S128	S129	S13111	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL		
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
F1	Monetary gold and SDRs	465	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	8 000	8 466	F1
F2	Currency and deposits	6 155	54 036	0	.	0	0	.	0	.	0	0	0	0	0	0	0	0	41 236	101 426	F2
F21	Currency	0	0	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	0	F21
F22	Transferable deposits	0	7 084	.	.	.	0	.	0	.	0	.	.	.	0	0	0	0	2 881	9 964	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	46 963	0	.	0	0	.	0	.	0	0	0	.	0	.	.	.	38 366	91 483	F29
F291	Investments withdrawable on demand	.	1	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	1	F291
F292	Fixed-term investments	.	2 267	0	.	0	.	.	.	.	0	0	0	0	.	.	.	.	8	2 275	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	16 013	0	.	.	0	.	0	.	0	.	.	.	.	.	.	.	31 862	54 030	F296
F297	Deposits at international institutions	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	69	69	F297
F299	Deposits and various guarantees	0	1 888	0	.	.	.	.	.	.	0	0	.	.	0	.	.	.	744	2 631	F299
F3	Debt securities	.	-115 976	.	.	-168	-8 312	-208	-4 309	0	-434 654	0	-15 166	-20 301	-96 971	.	.	.	-240 596	-936 660	F3
F3.S	Short-term negotiable debt securities	.	6 145	.	.	3 088	-478	.	-2	.	1	0	0	2 952	139	.	.	.	-6 886	4 958	F3.S
F3.L	Long-term negotiable debt securities	.	-122 120	.	.	-3 256	-7 834	-208	-4 307	0	-434 654	0	-15 166	-23 253	-97 110	.	.	.	-233 710	-941 618	F3.L
F4	Loans	0	241	0	-374	2 781	1 213	0	-62	0	0	0	0	0	4 122	24	854	0	31 587	40 387	F4
F4.S	Short-term loans	0	75	0	-386	2 595	773	0	-59	0	0	0	0	0	3 733	1	61	0	27 525	34 319	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	165	0	12	186	440	0	-4	0	0	0	0	0	385	23	792	0	4 055	6 055	F42
F48	Interest accrued but not yet due on loans	.	1	.	0	0	.	.	.	.	0	0	0	0	3	0	0	0	7	12	F48
F5	Equity and investment fund shares	-159 556	-40 236	-536	-149 639	-2 017	-57 882	-4 791	3 795	0	0	0	.	.	-804 469	.	.	0	-282 682	-1 498 013	F5
F51	Equity	-159 556	-40 236	.	.	-2 017	-57 882	-4 791	3 795	0	0	0	.	.	-804 469	.	.	0	-227 064	-1 292 220	F51
F511	Listed shares	.	-23 699	.	.	39	-18 648	.	8 590	.	.	.	.	.	-286 802	.	.	.	-108 198	-428 718	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	.	-10 158	.	.	39	-12 254	.	3 955	.	0	.	.	.	-151 259	.	.	.	-108 198	.	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	.	-13 541	.	.	0	-6 395	.	4 635	.	.	.	.	.	-135 543	.	.	.	0	.	
F512	Unlisted shares	0	-29 496	.	.	-2 127	-42 006	-5 677	-6 079	0	.	0	.	.	-564 963	.	.	.	-123 468	-773 816	F512
	Unlisted shares issued by resident corporations	0	-29 303	.	.	-1 436	-46 896	-6 566	-5 017	0	0	0	.	.	-484 219	.	.	.	-123 468	.	
	Unlisted shares issued by non-resident corporations	0	-192	.	.	-691	4 890	889	-1 062	.	0	0	.	.	-80 744	.	.	.	0	.	
F519	Other equity	-159 556	12 958	.	.	71	2 773	886	1 284	.	0	0	.	.	47 296	.	.	0	4 602	-89 686	F519
	Other equity issued by resident corporations	-159 556	13 008	.	.	3	2 140	886	1 284	.	0	0	.	.	37 277	.	.	0	4 602	.	
	Other equity issued by non-resident corporations	0	-50	.	.	68	633	0	0	.	0	0	.	.	10 019	.	.	0	0	.	
F52	Investment fund shares	.	.	-536	-149 639	.	.	.	.	.	.	.	.	.	.	.	.	.	-55 619	-205 793	F52
F521	Money market fund shares	.	.	-536	.	.	.	.	.	.	.	.	.	.	.	.	.	.	93	-443	F521
F522	Non-MMF investment fund shares	.	.	.	-149 639	.	.	.	.	.	.	.	.	.	.	.	.	.	-55 711	-205 350	F522
F6	Insurance, pension and standardized guarantee	.	.	.	.	.	.	.	-342 531	-12 173	.	0	.	.	.	.	.	.	0	-354 704	F6
F61	Non-life insurance technical reserves	.	.	.	.	.	.	.	-24 217	0	.	.	.	.	.	.	.	.	.	-24 217	F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	-318 314	0	.	.	.	.	.	.	.	.	.	-318 314	F62
F63	Pension entitlements	.	.	.	.	.	.	.	0	-12 173	.	.	.	.	.	.	.	.	.	-12 173	F63
F66	Provisions for calls under standardized guarantees	.	.	.	.	.	.	.	.	.	.	0	.	.	.	.	.	.	.	0	F66
F71	Financial derivatives	101	37 967	41	1 498	20 396	.	.	235	0	0	0	-103	-718	434	.	0	45	111 515	171 410	F71
F8	Other accounts receivable or payable	0	0	0	0	0	0	.	0	0	0	0	0	0	3 092	0	0	.	1 490	4 582	F8
F81	Trade credits and advances	.	0	.	0	0	0	.	0	0	0	0	0	0	3 092	0	0	.	1 490	4 582	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	0	0	0	0	0	.	0	0	0	0	0	0	0	0	0	.	0	0	F89
F	Total liabilities	-152 835	-63 968	-495	-148 515	20 992	-64 981	-4 999	-342 871	-12 173	-434 654	0	-15 269	-21 018	-893 792	24	853	45	-329 449	-2 463 106	F
BF90	Changes in net worth due to nominal holding gains and losses	-4 321	104 233	664	-576	36 815	30 785	-825	-13 868	-788	412 107	-8 340	8 742	-917	143 742	-362	-539 388	-1 186	-166 516	0	BF90

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

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

Produced October 18th 2024

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

Semi definitive volume changes account

Changes in Assets due to Reclassification or Restructuring
Year 2022

		(EUR millions)																		
Sectors		S121	S122	S123	S124	S125	S126	S127	S128	S129	S1311	S13112	S1313	S1314	S11	S14A	S14B	S15	TOTAL	
Transactions		Central Bank	Deposit taking corporations, except the Central Bank	Money Market funds	Non MMF investment funds	Other Financial Intermediaries	Financial Auxiliaries	Captive Financial Institutions	Insurance Corporations	Pension Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world	
F1	Monetary gold and SDRs	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	0 F1
F2	Currency and deposits	0	2 753	0	218	-329	-184	.	302	297	8	-390	39	26	-146	0	0	0	-10 104	-7 510 F2
F21	Currency	0	0	.	.	.	.	.	-20	20	0	0	.	.	0	0	0	0	0	F21
F22	Transferable deposits	0	0	0	0	0	0	.	323	190	8	-135	36	23	-306	0	0	0	0	138 F22
F28	Interest accrued but not yet due on deposits	0	0	0	0	0	.	.	0	1	0	0	3	2	0	0	0	0	0	6 F28
F29	Other deposits	0	2 753	0	218	-329	-184	.	0	86	0	-255	0	1	160	0	0	0	-10 104	-7 655 F29
F291	Investments withdrawable on demand	.	0	.	.	0	.	.	0	14	.	.	0	.	0	0	0	0	0	14 F291
F292	Fixed-term investments	0	0	.	0	0	-184	.	0	111	0	-160	0	1	160	0	0	0	0	-72 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	.	0	0	17	0	.	.	0	-39	0	-95	0	0	0	0	0	0	0	-117 F299
F3	Debt securities	0	-2 642	0	20 421	0	-2 129	0	-5 242	5 190	0	1	0	-52	.	.	.	0	-2 386	13 160 F3
F3.S	Short-term negotiable debt securities	0	432	0	-3 730	0	1	0	39	0	0	0	0	-52	.	.	.	0	-9	-3 320 F3.S
F3.L	Long-term negotiable debt securities	0	-3 074	0	24 151	0	-2 130	0	-5 281	5 190	0	1	0	0	.	.	.	0	-2 376	16 480 F3.L
F4	Loans	0	-17 565	7 000	-2 071	-271	-5 364	-1 635	-322	2 709	12	3	27	45	9 955	0	-180	0	-207	-7 864 F4
F4.S	Short-term loans	0	-12 273	7 000	-2 071	222	-4 721	-2	-359	0	0	0	0	0	220	0	-181	0	4 277	-7 888 F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	-5 292	0	0	-493	-642	-1 633	37	2 709	12	0	27	45	9 736	0	0	0	-4 484	21 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	-4	294	-8	58 171	-339	-66 970	-320	78 053	7 388	2	-1 117	15	-35	5 744	.	28 083	-3	5 004	113 959 F5
F51	Equity	0	0	0	51 157	0	-66 921	-320	105 380	982	2	-1 117	15	0	-16 962	.	-41 110	-1	5 068	36 175 F51
F511	Listed shares	0	0	0	-12 581	0	-2 446	-1	911	5	0	0	0	0	15 427	.	-296	-1	-148	870 F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	0	0	0	-13 627	0	-2 431	0	904	4	0	0	0	0	15 568	.	-5	0	-148	.
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	0	0	0	1 046	0	-15	-1	7	1	0	0	.	0	-141	.	-291	-1	.	.
F512	Unlisted shares	0	0	.	63 738	0	-60 890	-281	63 703	-281	2	-1 786	0	0	-16 317	.	-5 249	.	7 998	50 638 F512
	Unlisted shares issued by resident corporations	0	0	0	47 694	0	-20 049	-213	13 956	-299	2	-1 786	0	0	-18 736	.	-5 249	0	7 998	.
	Unlisted shares issued by non-resident corporations	0	0	.	16 044	0	-40 841	-68	49 747	18	.	.	.	.	2 419	.	.	.	.	.
F519	Other equity	0	0	.	.	0	-3 585	-38	40 766	1 258	0	669	15	0	-16 072	.	-35 564	.	-2 782	-15 333 F519
	Other equity issued by resident corporations	0	0	0	0	0	-3 585	-38	39 729	1 256	0	669	15	0	-12 793	.	-35 564	0	-2 782	.
	Other equity issued by non-resident corporations	0	.	.	.	.	.	.	1 037	2	0	.	.	.	-3 279	.	.	.	.	.
F52	Investment fund shares	-4	294	-8	7 014	-339	-49	0	-27 327	6 406	0	0	0	-35	22 706	.	69 193	-3	-64	77 784 F52
F521	Money market fund shares	0	0	0	-117	0	1	0	-162	209	0	0	0	0	4 264	.	68	0	-4 261	1 F521
F522	Non-MMF investment fund shares	-4	294	-8	7 131	-339	-50	0	-27 165	6 197	0	0	0	-35	18 442	.	69 125	-3	4 197	77 783 F522
F6	Insurance, pension and standardized guarantee	.	0	.	.	.	.	.	-724	14 855	.	.	.	.	-274	0	0	0	0	13 857 F6
F61	Non-life insurance technical reserves	.	0	.	.	.	.	.	-724	14 855	.	.	.	.	-274	0	0	0	0	13 857 F61
F62	Life insurance and annuity entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	.	0	0 F62
F63	Pension entitlements	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0	.	0	0 F63
F66	Provisions for calls under standardized guarantees	.	0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0 F66
F71	Financial derivatives	0	16 925	0	0	0	.	.	0	0	0	0	0	0	0	.	0	0	16 843	33 768 F71
F8	Other accounts receivable or payable	0	-9	0	0	-120	142	.	230	552	3 229	326	6	34 836	-2 982	0	764	-13	52	37 013 F8
F81	Trade credits and advances	.	0	.	0	-120	142	.	230	442	0	1	-5	-19	-2 384	0	21	0	-74	-1 767 F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	-9	0	0	0	0	.	0	110	3 229	325	11	34 855	-598	0	743	-13	126	38 780 F89
F	Total assets	-4	-244	6 992	76 739	-1 060	-74 505	-1 955	72 297	30 991	3 250	-1 177	87	34 820	12 297	0	28 668	-17	9 204	196 383 F
BF90	Changes in net worth due to other changes in volume of assets	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	BF90

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

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

Produced October 18th 2024

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

Semi definitive volume changes account

Changes in Liabilities due to Reclassification or Restructuring
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 Funds	State Government	Various Central Government Agencies	Local Government	Social Security Funds	Non Financial corporations	Employers and own-account workers	Individuals	Non-Profit Institutions Serving Households	Rest of the world		
Transactions																					
F1	Monetary gold and SDRs	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	F1
F2	Currency and deposits	-5	-7 278	0	-	0	0	-	0	-	1	0	0	0	0	0	0	0	-229	-7 510	F2
F21	Currency	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	F21
F22	Transferable deposits	-5	-139	-	-	-	0	-	0	-	0	-	-	-	0	0	0	0	282	138	F22
F28	Interest accrued but not yet due on deposits	0	6	0	-	-	-	-	-	-	0	-	0	0	-	-	0	-	0	6	F28
F29	Other deposits	0	-7 145	0	-	0	0	-	0	-	1	0	0	-	0	-	-	-	-511	-7 655	F29
F291	Investments withdrawable on demand	-	14	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	14	F291
F292	Fixed-term investments	-	111	0	-	0	-	-	-	-	1	0	0	-	-	-	-	-	-184	-72	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	-64	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	-53	-117	F299
F3	Debt securities	-	0	-	-	-	-20 600	0	20 600	149	0	0	0	0	0	-	-	-	13 012	13 160	F3
F3.S	Short-term negotiable debt securities	-	-	-	-	-	0	-	0	-	0	-4 378	0	0	0	-	-	-	1 058	-3 320	F3.S
F3.L	Long-term negotiable debt securities	-	0	-	-	-	-20 600	0	20 600	149	0	4 378	0	0	-	-	-	-	11 953	16 480	F3.L
F4	Loans	0	-460	0	4 585	114	-8 690	-6 537	1 801	2 670	0	-96	168	14	10 832	0	-2 446	0	-9 819	-7 864	F4
F4.S	Short-term loans	0	0	0	4 584	155	-1 901	-7	4 368	0	0	-1	-3	-2	-5 240	0	0	0	-9 842	-7 888	F4.S
F42	Long-term loans excluding interest accrued but not yet due	0	-460	0	1	-41	-6 788	-6 530	-2 567	2 670	0	-96	171	16	16 073	0	-2 449	0	23	21	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	80 341	-2	-48 244	265	44 922	248	0	0	-	-	18 340	-	-	0	23 128	113 959	F5
F51	Equity	0	-5 039	-	-	-2	-48 244	265	44 922	248	0	0	-	-	18 340	-	-	0	25 685	36 175	F51
F511	Listed shares	-	0	-	-	0	-50 604	-	50 604	-	-	-	-	-	265	-	-	-	606	870	F511
	Quoted shares, excluding mutual funds shares, issued by resident corporations	-	-783	-	-	0	-26 903	-	24 884	-	0	-	-	-	3 214	-	-	-	606	-	
	Quoted shares, excluding mutual funds shares, issued by non-resident corporations	-	783	-	-	0	-23 702	-	25 720	-	-	-	-	-	-2 950	-	-	-	0	-	
F512	Unlisted shares	0	-5 039	-	-	2	1 766	468	-5 683	248	-	0	-	-	31 558	-	-	-	27 319	50 638	F512
	Unlisted shares issued by resident corporations	0	-4 421	-	-	-3 077	16 783	-10 600	16 136	248	0	0	-	-	252	-	-	-	27 319	-	
	Unlisted shares issued by non-resident corporations	0	-618	-	-	3 079	-15 017	11 068	-21 818	-	0	0	-	-	31 306	-	-	-	0	-	
F519	Other equity	0	0	-	-	-3	595	-203	0	-	0	0	-	-	-13 482	-	-	0	-2 240	-15 333	F519
	Other equity issued by resident corporations	0	-266	-	-	-525	14 174	-203	0	-	0	0	-	-	-23 492	-	-	0	-2 240	-	
	Other equity issued by non-resident corporations	0	266	-	-	522	-13 579	0	0	-	0	0	-	-	10 010	-	-	0	0	-	
F52	Investment fund shares	-	-	0	80 341	-	-	-	-	-	-	-	-	-	-	-	-	-	-2 557	77 784	F52
F521	Money market fund shares	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	F521
F522	Non-MMF investment fund shares	-	-	-	80 341	-	-	-	-	-	-	-	-	-	-	-	-	-	-2 558	77 783	F522
F6	Insurance, pension and standardized guarantee	-	-	-	-	-	-	-	-24 360	38 217	-	0	-	-	-	-	-	-	0	13 857	F6
F61	Non-life insurance technical reserves	-	-	-	-	-	-	-	-998	14 855	-	-	-	-	-	-	-	-	0	13 857	F61
F62	Life insurance and annuity entitlements	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	0	F62
F63	Pension entitlements	-	-	-	-	-	-	-	-23 362	23 362	-	-	-	-	-	-	-	-	-	0	F63
F66	Provisions for calls under standardized guarantees	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	F66
F71	Financial derivatives	0	16 843	0	0	0	-	-	0	0	0	0	0	0	0	-	0	0	16 925	33 768	F71
F8	Other accounts receivable or payable	0	431	0	0	0	-12	-	606	287	660	51	256	34 865	-2 094	0	2 138	-	-174	37 013	F8
F81	Trade credits and advances	-	320	-	0	0	-12	-	606	287	0	-10	238	17	-3 031	0	-7	-	-177	-1 767	F81
F89	Other accounts receivable/payable, excluding trade credits and advances	0	110	0	0	0	0	-	0	0	660	61	17	34 848	937	0	2 145	-	3	38 780	F89
F	Total liabilities	-5	4 497	0	84 926	112	-77 545	-6 272	43 569	41 571	661	-45	423	34 879	27 078	0	-308	0	42 842	196 383	F
BF90	Changes in net worth due to other changes in volume of liabilities	1	-4 741	6 992	-8 187	-1 172	3 040	4 317	28 728	-10 580	2 589	-1 131	-337	-59	-14 781	0	28 975	-17	-33 639	0	BF90

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

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

Produced October 18th 2024

Source : Banque de France - DGSEI - DSMF – SESOF
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