



Provisional Financial accounts and financial balance sheets Year 2023

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Source : Banque de France - DGSEI - DSMF – SESOF

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

Provisional Financial Balance Sheet

Stocks - Assets

Year 2023

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	184 542	-	-	-	-	35 805	220 347
F2	Currency and deposits	5 054 731	276 162	225 655	926 095	2 078 324	2 973 647	11 534 615
F21	Currency	10 130	3 087	37	23 155	128 125	131 789	296 323
F22	Transferable deposits	259 065	99 914	194 434	600 816	614 232	296 965	2 065 426
F28	Interest accrued but not yet due on deposits	32 466	188	136	1 957	7 521	7 477	49 745
F29	Other deposits	4 753 071	172 973	31 048	300 168	1 328 446	2 537 416	9 123 121
F3	Debt securities	2 342 191	1 887 481	52 977	184 510	46 470	2 927 859	7 441 487
F3.S	Short-term debt securities	467 985	75 766	709	7 136	1 963	323 311	876 870
F3.L	Long-term debt securities	1 874 206	1 811 715	52 267	177 374	44 507	2 604 548	6 564 616
F4	Loans	4 272 328	503 099	186 532	2 350 922	11 656	673 006	7 997 544
F4.S	Short-term loans	1 008 646	151 412	18 014	1 009 865	3 041	511 171	2 702 148
F4.L	Long-term loans granted	3 263 682	351 687	168 518	1 341 057	8 616	161 835	5 295 396
F5	Equity and investment fund shares	676 768	2 828 804	762 894	9 019 181	2 108 230	2 768 471	18 164 347
F511	Listed shares	152 288	620 219	112 793	995 065	317 651	1 280 780	3 478 796
F51M (5)	Unlisted shares and other equity	441 096	938 149	510 729	7 786 180	1 425 686	1 254 528	12 356 368
F521	Money market fund shares	20 402	197 472	9 347	95 004	15 071	96 312	433 609
F522	Non-MMF investment fund shares	62 981	1 072 963	130 025	142 931	349 822	136 851	1 895 574
F6	Insurance, pension and standardized guarantee	2 443	147 011	5 425	45 172	2 113 340	44 902	2 358 293
F61	Non-life insurance technical reserves	1 583	147 011	5 425	45 172	101 667	29 694	330 551
F62	Life insurance and annuity entitlements	-	-	-	-	1 719 925	14 177	1 734 102
F63	Pension entitlements	-	-	-	-	291 748	1 031	292 779
F71	Financial derivatives	1 543 927	282 285	1 425	13 324	796	1 690 649	3 532 407
F8	Other accounts receivable or payable	272 656	99 407	469 347	1 571 655	238 410	299 194	2 950 670
F81	Trade credits and advances	502	60 236	85 558	1 064 441	45 292	172 760	1 428 790
F89	Other accounts receivable/payable, excluding trade credits and advances	272 154	39 170	383 789	507 214	193 118	126 434	1 521 879
F	Total assets	14 349 587	6 024 249	1 704 254	14 110 859	6 597 227	11 413 534	54 199 710
BF90	Financial net worth (6)	-	-	-	-	-	-	-

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

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

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

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

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

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

(6) Assets - Liabilities

Produced October 18th 2024

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

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

Provisional Financial Balance Sheet

Stocks - Liabilities and Net Worth

Year 2023

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	35 805	.	.	.	.	184 542	220 347
F2	Currency and deposits	9 644 468	0	184 066	0	0	1 706 081	11 534 615
F21	Currency	296 319	.	.	.	.	4	296 323
F22	Transferable deposits	1 695 291	0	175 701	0	0	194 434	2 065 426
F28	Interest accrued but not yet due on deposits	42 278	.	350	.	0	7 118	49 745
F29	Other deposits	7 610 580	0	8 015	0	.	1 504 526	9 123 121
F3	Debt securities	1 594 769	470 553	2 667 377	671 887	.	2 036 900	7 441 487
F3.S	Short-term debt securities	246 885	106 134	211 024	48 263	.	264 564	876 870
F3.L	Long-term debt securities	1 347 884	364 419	2 456 353	623 624	.	1 772 336	6 564 616
F4	Loans	61 184	667 504	382 106	3 708 692	1 766 653	1 411 405	7 997 544
F4.S	Short-term loans	8 820	300 264	24 370	1 263 422	31 849	1 073 423	2 702 148
F4.L	Long-term loans granted	52 364	367 241	357 735	2 445 270	1 734 805	337 982	5 295 396
F5	Equity and investment fund shares	973 514	2 167 590	32 297	11 629 424	0	3 361 522	18 164 347
F511	Listed shares	132 250	100 206	.	2 571 278	.	675 062	3 478 796
F51M (5)	Unlisted shares and other equity	425 190	584 223	32 297	9 058 146	0	2 256 512	12 356 368
F521	Money market fund shares	416 074	.	.	.	.	17 535	433 609
F522	Non-MMF investment fund shares	.	1 483 162	.	.	.	412 412	1 895 574
F6	Insurance, pension and standardized guarantee	.	2 335 504	860	.	.	21 928	2 358 293
F61	Non-life insurance technical reserves	.	308 623	.	.	.	21 928	330 551
F62	Life insurance and annuity entitlements	.	1 734 102	.	.	.	.	1 734 102
F63	Pension entitlements	.	292 779	.	.	.	.	292 779
F71	Financial derivatives	1 565 779	391 296	2 573	14 478	909	1 557 372	3 532 407
F8	Other accounts receivable or payable	317 294	119 518	438 965	1 186 004	265 807	623 082	2 950 670
F81	Trade credits and advances	26 328	46 698	45 806	1 096 386	61 131	152 441	1 428 790
F89	Other accounts receivable/payable, excluding trade credits and advances	290 966	72 820	393 159	89 618	204 675	470 641	1 521 879
F	Total liabilities	14 192 813	6 151 966	3 708 245	17 210 485	2 033 369	10 902 832	54 199 710
BF90	Financial net worth (6)	156 775	-127 717	-2 003 991	-3 099 626	4 563 858	510 702	0

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(6) Assets - Liabilities

Produced October 18th 2024

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

Provisional Financial Account

Net Acquisitions of Financial Assets

Year 2023

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 740	.	.	.	.	0	1 740
F2	Currency and deposits	-31 881	-48 328	-54 878	-26 812	53 305	106 713	-1 881
F21	Currency	-154	223	-3	1 674	9 265	-14 157	-3 151
F22	Transferable deposits	-24 402	-19 924	-74 375	-102 997	-59 517	-51 960	-333 175
F28	Interest accrued but not yet due on deposits	28 149	101	-27	976	4 316	4 339	37 854
F29	Other deposits	-35 473	-28 727	19 527	73 535	99 240	168 490	296 591
F3	Debt securities	250 526	13 934	1 582	23 273	7 749	318 023	615 086
F3.S	Short-term debt securities	29 330	-2 688	330	1 112	76	53 853	82 013
F3.L	Long-term debt securities	221 196	16 622	1 252	22 161	7 673	264 170	533 073
F4	Loans	28 555	82 526	-2 902	91 043	784	-8 679	191 326
F4.S	Short-term loans	-143	17 161	3 000	4 005	782	-16 889	7 916
F4.L	Long-term loans granted	28 699	65 365	-5 903	87 038	2	8 209	183 410
F5	Equity and investment fund shares	21 002	62 356	15 664	108 051	18 198	37 543	262 813
F511	Listed shares	18 835	-18 034	-42 647	-12 899	-12 663	2 799	-64 608
F51M (5)	Unlisted shares and other equity	1 050	67 026	52 323	90 790	22 167	38 623	271 979
F521	Money market fund shares	731	28 850	768	33 850	8 971	857	74 026
F522	Non-MMF investment fund shares	386	-15 486	5 219	-3 690	-278	-4 736	-18 585
F6	Insurance, pension and standardized guarantee	233	-6 821	434	2 491	35 650	1 453	33 440
F61	Non-life insurance technical reserves	91	-6 821	434	2 491	5 876	3 172	5 243
F62	Life insurance and annuity entitlements	.	.	.	.	22 232	-1 674	20 558
F63	Pension entitlements	.	.	.	.	7 542	-5	7 537
F71	Financial derivatives	407 247	-29 279	198	-112	325	346 609	724 989
F8	Other accounts receivable or payable	31 231	296	-26 882	121 006	15 596	-3 700	137 548
F81	Trade credits and advances	-12	10 950	376	54 817	2 161	-2 465	65 829
F89	Other accounts receivable/payable, excluding trade credits and advances	31 242	-10 654	-27 258	66 189	13 435	-1 235	71 719
F	Total assets	708 655	74 685	-66 785	318 940	131 606	797 961	1 965 061
B9F	Net financial transactions (6)

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Produced October 18th 2024

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Provisional Financial Account

Net Incurrence of Liabilities and Net Financial transactions

Year 2023

		euros millions						
		S12		S13	S11	S1M		
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	Total
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	0	.	.	.	.	1 740	1 740
F2	Currency and deposits	-88 393	0	-11 147	0	0	97 659	-1 881
F21	Currency	-3 151	.	.	.	.	0	-3 151
F22	Transferable deposits	-314 663	0	-13 670	0	0	-4 843	-333 175
F28	Interest accrued but not yet due on deposits	33 106	.	91	.	0	4 657	37 854
F29	Other deposits	196 314	0	2 432	0	.	97 845	296 591
F3	Debt securities	268 467	71 166	119 784	10 983	.	144 686	615 086
F3.S	Short-term debt securities	50 007	4 859	14 476	-5 831	.	18 502	82 013
F3.L	Long-term debt securities	218 460	66 307	105 309	16 814	.	126 184	533 073
F4	Loans	-10 262	44 611	-5 264	103 458	22 437	36 346	191 326
F4.S	Short-term loans	-850	2 445	1 155	-7 676	-2 208	15 050	7 916
F4.L	Long-term loans granted	-9 413	42 167	-6 419	111 134	24 645	21 295	183 410
F5	Equity and investment fund shares	66 330	21 896	700	118 855	0	55 032	262 813
F511	Listed shares	-6 598	-2 705	.	-67 579	.	12 274	-64 608
F51M (5)	Unlisted shares and other equity	4 072	34 238	700	186 434	0	46 536	271 979
F521	Money market fund shares	68 856	.	.	.	.	5 170	74 026
F522	Non-MMF investment fund shares	.	-9 637	.	.	.	-8 948	-18 585
F6	Insurance, pension and standardized guarantee	.	31 290	142	.	.	2 008	33 440
F61	Non-life insurance technical reserves	.	3 235	.	.	.	2 008	5 243
F62	Life insurance and annuity entitlements	.	20 558	.	.	.	.	20 558
F63	Pension entitlements	.	7 537	.	.	.	.	7 537
F71	Financial derivatives	407 527	-16 350	1 661	1 278	198	330 676	724 989
F8	Other accounts receivable or payable	51 981	-11 207	-20 731	53 241	11 046	53 219	137 548
F81	Trade credits and advances	-1 815	314	3 836	53 736	8 142	1 615	65 829
F89	Other accounts receivable/payable, excluding trade credits and advances	53 796	-11 521	-24 567	-495	2 904	51 604	71 719
F	Total liabilities	695 649	141 407	85 145	287 814	33 681	721 365	1 965 061
B9F	Net financial transactions (6)	13 005	-66 722	-151 930	31 126	97 925	76 596	0

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