



Provisional Financial accounts and financial balance sheets Year 2024

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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 2024

		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	237 544	.	.	.	36 945	274 489
F2	Currency and deposits	4 811 839	330 269	234 265	908 826	2 108 097	11 456 610
F21	Currency	10 199	3 373	36	25 298	139 981	296 669
F22	Transferable deposits	271 655	110 882	165 701	580 552	597 742	2 047 552
F28	Interest accrued but not yet due on deposits	31 285	224	123	2 155	9 098	50 617
F29	Other deposits	4 498 701	215 789	68 405	300 821	1 361 276	9 061 772
F3	Debt securities	2 465 175	1 986 298	49 909	186 115	49 689	7 875 732
F3.S	Short-term debt securities	458 455	85 126	379	5 837	1 963	908 212
F3.L	Long-term debt securities	2 006 720	1 901 172	49 531	180 278	47 727	6 967 520
F4	Loans	4 397 715	593 816	181 642	2 493 298	11 285	8 427 741
F4.S	Short-term loans	1 123 400	184 470	19 378	1 053 796	2 795	2 955 390
F4.L	Long-term loans granted	3 274 316	409 346	162 264	1 439 502	8 490	5 472 351
F5	Equity and investment fund shares	759 660	3 121 478	677 538	9 039 903	2 109 018	18 484 020
F511	Listed shares	195 655	725 878	114 680	919 640	310 364	3 522 084
F51M (5)	Unlisted shares and other equity	454 860	1 023 039	415 249	7 856 057	1 405 033	12 406 079
F521	Money market fund shares	23 235	182 214	9 585	108 246	21 197	450 601
F522	Non-MMF investment fund shares	85 910	1 190 348	138 024	155 960	372 423	2 105 257
F6	Insurance, pension and standardized guarantee	2 426	159 137	5 652	46 970	2 195 322	2 457 058
F61	Non-life insurance technical reserves	1 646	159 137	5 652	46 970	105 738	351 853
F62	Life insurance and annuity entitlements	.	.	.	.	1 856 209	1 869 979
F63	Pension entitlements	.	.	.	.	233 375	234 447
F71	Financial derivatives	1 635 016	396 622	1 102	13 971	2 270	3 936 153
F8	Other accounts receivable or payable	560 178	103 271	476 059	2 118 251	571 693	4 150 873
F81	Trade credits and advances	507	64 935	78 387	1 119 413	47 435	1 494 406
F89	Other accounts receivable/payable, excluding trade credits and advances	559 671	38 335	397 672	998 838	524 258	2 656 467
F	Total assets	14 869 553	6 690 891	1 626 166	14 807 334	7 047 374	57 062 676
BF90	Financial net worth (6)	.	.	.	.	.	.

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

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

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

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

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

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

(6) Assets - Liabilities

Produced April 17th 2025

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 2024

		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	36 945	.	.	.	.	237 544	274 489
F2	Currency and deposits	9 642 166	0	178 408	0	0	1 636 036	11 456 610
F21	Currency	296 665	.	.	.	.	4	296 669
F22	Transferable deposits	1 694 272	0	169 122	0	0	184 158	2 047 552
F28	Interest accrued but not yet due on deposits	42 262	.	322	.	0	8 033	50 617
F29	Other deposits	7 608 968	0	8 964	0	.	1 443 841	9 061 772
F3	Debt securities	1 683 033	535 635	2 787 619	681 290	.	2 188 156	7 875 732
F3.S	Short-term debt securities	233 443	126 905	264 216	44 003	.	239 646	908 212
F3.L	Long-term debt securities	1 449 590	408 730	2 523 403	637 287	.	1 948 510	6 967 520
F4	Loans	63 760	797 773	386 459	3 846 323	1 768 388	1 565 037	8 427 741
F4.S	Short-term loans	7 851	366 542	29 377	1 299 153	32 588	1 219 878	2 955 390
F4.L	Long-term loans granted	55 909	431 231	357 082	2 547 170	1 735 800	345 159	5 472 351
F5	Equity and investment fund shares	1 018 463	2 354 643	32 697	11 246 311	0	3 831 906	18 484 020
F511	Listed shares	131 139	111 744	.	2 464 408	.	814 793	3 522 084
F51M ⁽⁵⁾	Unlisted shares and other equity	453 634	606 841	32 697	8 781 903	0	2 531 003	12 406 079
F521	Money market fund shares	433 690	.	.	.	.	16 911	450 601
F522	Non-MMF investment fund shares	.	1 636 058	.	.	.	469 199	2 105 257
F6	Insurance, pension and standardized guarantee	.	2 434 213	779	.	.	22 066	2 457 058
F61	Non-life insurance technical reserves	.	329 787	.	.	.	22 066	351 853
F62	Life insurance and annuity entitlements	.	1 869 979	.	.	.	.	1 869 979
F63	Pension entitlements	.	234 447	.	.	.	.	234 447
F71	Financial derivatives	1 650 985	509 463	1 380	18 964	2 661	1 752 701	3 936 153
F8	Other accounts receivable or payable	1 029 084	111 920	427 341	1 455 979	328 405	798 143	4 150 873
F81	Trade credits and advances	24 513	46 729	44 080	1 156 611	64 078	158 396	1 494 406
F89	Other accounts receivable/payable, excluding trade credits and advances	1 004 572	65 191	383 261	299 368	264 327	639 747	2 656 467
F	Total liabilities	15 124 436	6 743 647	3 814 684	17 248 867	2 099 453	12 031 589	57 062 676
BF90	Financial net worth ⁽⁶⁾	-254 883	-52 756	-2 188 517	-2 441 533	4 947 920	-10 232	0

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

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

(6) Assets - Liabilities

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

Produced April 17th 2025

Source : Banque de France

Contact : sesof@banque-france.fr

Provisional Financial Account

Net Acquisitions of Financial Assets

Year 2024

		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	1 356	.	.	.	0	1 356	
F2	Currency and deposits	-251 269	42 146	11 211	-16 703	29 014	25 289	-160 312
F21	Currency	69	286	-1	2 143	11 856	-14 007	346
F22	Transferable deposits	10 515	10 401	-26 130	-18 993	-16 826	19 898	-21 135
F28	Interest accrued but not yet due on deposits	-1 359	38	-19	195	1 576	86	517
F29	Other deposits	-260 493	31 421	37 361	-47	32 407	19 312	-140 040
F3	Debt securities	182 946	81 626	-2 139	3 834	2 021	222 068	490 356
F3.S	Short-term debt securities	-6 133	5 643	-516	-1 330	-42	27 565	25 187
F3.L	Long-term debt securities	189 079	75 983	-1 623	5 164	2 063	194 503	465 169
F4	Loans	101 834	70 593	-5 375	96 322	-368	31 536	294 540
F4.S	Short-term loans	92 657	19 160	1 458	2 135	-243	25 347	140 515
F4.L	Long-term loans granted	9 176	51 433	-6 833	94 186	-126	6 189	154 026
F5	Equity and investment fund shares	66 360	148 229	6 582	30 512	19 993	88 579	360 254
F511	Listed shares	31 142	46 444	6 075	-17 435	-1 550	12 388	77 064
F51M (5)	Unlisted shares and other equity	12 910	82 751	-1 944	27 593	4 980	45 957	172 247
F521	Money market fund shares	2 833	-16 993	911	11 275	6 621	10 310	14 958
F522	Non-MMF investment fund shares	19 474	36 027	1 539	9 079	9 942	19 923	95 985
F6	Insurance, pension and standardized guarantee	74	8 430	227	2 083	66 480	4 170	81 464
F61	Non-life insurance technical reserves	74	8 430	227	2 083	4 746	4 877	20 437
F62	Life insurance and annuity entitlements	.	.	.	.	52 008	-755	51 254
F63	Pension entitlements	.	.	.	.	9 726	48	9 773
F71	Financial derivatives	410 883	-26 598	129	2 482	1 709	372 658	761 264
F8	Other accounts receivable or payable	-18 667	2 184	4 692	135 913	19 615	-299	143 438
F81	Trade credits and advances	-19	3 261	-336	57 589	2 161	7 628	70 284
F89	Other accounts receivable/payable, excluding trade credits and advances	-18 648	-1 076	5 028	78 324	17 453	-7 927	73 154
F	Total assets	493 517	326 610	15 327	254 443	138 463	744 001	1 972 361
B9F	Net financial transactions (6)	.	.	.	.	.	.	.

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Produced April 17th 2025

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Provisional Financial Account

Net Incurrence of Liabilities and Net Financial transactions

Year 2024

		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	.	.	.	1 356	1 356
F2	Currency and deposits	-68 990	0	-5 649	0	-85 674	-160 312
F21	Currency	346	.	.	.	0	346
F22	Transferable deposits	-4 567	0	-6 570	0	-9 998	-21 135
F28	Interest accrued but not yet due on deposits	-254	.	-28	.	799	517
F29	Other deposits	-64 514	0	949	0	-76 475	-140 040
F3	Debt securities	98 510	59 117	177 375	2 888	152 466	490 356
F3.S	Short-term debt securities	-15 528	7 371	57 059	-4 496	-19 220	25 187
F3.L	Long-term debt securities	114 038	51 746	120 316	7 383	171 686	465 169
F4	Loans	1 463	99 278	5 876	115 893	3 139	294 540
F4.S	Short-term loans	-945	52 454	5 847	10 778	701	140 515
F4.L	Long-term loans granted	2 408	46 824	29	105 116	-2 789	154 026
F5	Equity and investment fund shares	21 990	110 954	400	84 175	0	360 254
F511	Listed shares	-1 371	-675	.	2 303	76 807	77 064
F51M (5)	Unlisted shares and other equity	6 416	28 774	400	81 872	54 785	172 247
F521	Money market fund shares	16 945	.	.	.	-1 987	14 958
F522	Non-MMF investment fund shares	.	82 855	.	.	13 130	95 985
F6	Insurance, pension and standardized guarantee	.	81 326	0	.	138	81 464
F61	Non-life insurance technical reserves	.	20 299	.	.	138	20 437
F62	Life insurance and annuity entitlements	.	51 254	.	.	.	51 254
F63	Pension entitlements	.	9 773	.	.	.	9 773
F71	Financial derivatives	412 532	-5 105	-88	5 455	2 058	761 264
F8	Other accounts receivable or payable	11 054	-7 443	4 550	42 696	-7 634	143 438
F81	Trade credits and advances	-1 815	30	-1 364	62 111	9 101	70 284
F89	Other accounts receivable/payable, excluding trade credits and advances	12 869	-7 472	5 913	-19 415	91 114	73 154
F	Total liabilities	476 560	338 127	182 463	251 107	-2 437	1 972 361
B9F	Net financial transactions (6)	16 957	-11 517	-167 136	3 335	140 900	0

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