



Provisional Financial accounts and financial balance sheets Year 2024

CONTENTS

Assets

[Stocks Assets](#)

Liabilities and Net Worth

[Stocks Liabilities](#)

Net Acquisitions of Financial Assets

[Flows Assets](#)

Net Incurrence of Liabilities and Net Financial transactions

[Flows Liabilities](#)

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⁾ Monetary financial institutions (MFI)	S12M ⁽²⁾ Financial corporations other than MFIs				
F1	Monetary gold and SDRs	237 544	.	.	.	36 945	274 489
F2	Currency and deposits	4 826 602	328 158	234 171	908 844	2 107 624	11 459 743
F21	Currency	10 199	3 373	36	25 298	139 981	296 669
F22	Transferable deposits	258 312	110 217	165 602	580 572	597 268	2 032 314
F28	Interest accrued but not yet due on deposits	31 300	224	129	2 155	9 098	50 630
F29	Other deposits	4 526 791	214 343	68 405	300 819	1 361 277	9 080 129
F3	Debt securities	2 470 170	1 988 609	49 278	203 688	55 872	7 907 263
F3.S	Short-term debt securities	467 125	84 920	379	5 976	2 316	917 169
F3.L	Long-term debt securities	2 003 045	1 903 689	48 900	197 712	53 556	6 990 093
F4	Loans	4 399 380	612 264	181 837	2 467 477	11 289	8 427 139
F4.S	Short-term loans	1 127 372	174 950	19 384	1 093 519	2 799	2 995 617
F4.L	Long-term loans granted	3 272 008	437 314	162 453	1 373 957	8 490	5 431 522
F5	Equity and investment fund shares	759 423	3 074 738	735 495	9 119 670	2 154 563	18 623 259
F511	Listed shares	195 655	727 865	127 286	892 886	319 819	3 524 900
F51M ⁽⁵⁾	Unlisted shares and other equity	454 849	972 606	458 921	7 951 244	1 425 297	12 512 137
F521	Money market fund shares	23 235	182 708	9 585	107 759	23 660	453 070
F522	Non-MMF investment fund shares	85 684	1 191 558	139 702	167 782	385 788	2 133 152
F6	Insurance, pension and standardized guarantee	2 426	160 108	5 652	46 970	2 195 487	2 458 195
F61	Non-life insurance technical reserves	1 646	160 108	5 652	46 970	105 738	352 824
F62	Life insurance and annuity entitlements	.	.	.	.	1 856 209	1 869 979
F63	Pension entitlements	.	.	.	.	233 541	234 613
F71	Financial derivatives	1 633 880	396 622	2 863	15 321	2 270	3 939 692
F8	Other accounts receivable or payable	532 291	102 093	468 924	2 026 119	571 464	4 040 066
F81	Trade credits and advances	507	63 785	79 289	1 093 287	47 435	1 468 032
F89	Other accounts receivable/payable, excluding trade credits and advances	531 784	38 308	389 635	932 832	524 029	2 572 034
F	Total assets	14 861 715	6 662 592	1 678 220	14 788 089	7 098 570	57 129 845
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 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) Monetary financial institutions (MF)	S12M (2) Financial corporations other than MFIs				
F1	Monetary gold and SDRs	36 945	-	-	-	237 544	274 489
F2	Currency and deposits	9 617 900	0	178 408	0	0	11 459 743
F21	Currency	296 665	-	-	-	4	296 669
F22	Transferable deposits	1 679 086	0	169 122	0	0	2 032 314
F28	Interest accrued but not yet due on deposits	42 261	-	322	-	0	50 630
F29	Other deposits	7 599 888	0	8 964	0	-	9 080 129
F3	Debt securities	1 683 731	534 667	2 789 791	680 711	-	7 907 263
F3.S	Short-term debt securities	233 842	130 560	266 861	44 003	-	917 169
F3.L	Long-term debt securities	1 449 889	404 107	2 522 930	636 708	-	6 990 093
F4	Loans	63 733	852 424	386 602	3 796 411	1 767 807	8 427 139
F4.S	Short-term loans	7 851	400 641	29 314	1 304 631	32 585	2 995 617
F4.L	Long-term loans granted	55 882	451 783	357 287	2 491 780	1 735 222	5 431 522
F5	Equity and investment fund shares	1 018 406	2 356 278	32 697	11 417 233	0	18 623 259
F511	Listed shares	131 139	111 744	-	2 464 408	-	3 524 900
F51M (5)	Unlisted shares and other equity	453 578	603 104	32 697	8 952 825	0	12 512 137
F521	Money market fund shares	433 690	-	-	-	-	453 070
F522	Non-MMF investment fund shares	-	1 641 430	-	-	-	2 133 152
F6	Insurance, pension and standardized guarantee	-	2 435 350	779	-	-	2 458 195
F61	Non-life insurance technical reserves	-	330 758	-	-	-	352 824
F62	Life insurance and annuity entitlements	-	1 869 979	-	-	-	1 869 979
F63	Pension entitlements	-	234 613	-	-	-	234 613
F71	Financial derivatives	1 652 573	509 463	496	20 700	2 661	3 939 692
F8	Other accounts receivable or payable	1 042 266	106 373	420 980	1 409 626	342 351	4 040 066
F81	Trade credits and advances	6 967	41 241	46 251	1 151 143	64 063	1 468 032
F89	Other accounts receivable/payable, excluding trade credits and advances	1 035 299	65 131	374 729	258 482	278 288	2 572 034
F	Total liabilities	15 115 554	6 794 555	3 809 753	17 324 680	2 112 818	57 129 845
BF90	Financial net worth (6)	-253 839	-131 963	-2 131 533	-2 536 591	4 985 751	0

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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) Monetary financial institutions (MF)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 356	.	.	.	0	1 356	
F2	Currency and deposits	-249 315	41 505	11 162	-20 213	29 284	32 628	-154 949
F21	Currency	69	286	-1	2 143	11 856	-14 007	346
F22	Transferable deposits	-3 439	10 097	-26 185	-22 687	-16 556	19 809	-38 961
F28	Interest accrued but not yet due on deposits	-1 345	38	-13	195	1 576	83	534
F29	Other deposits	-244 600	31 084	37 361	137	32 408	26 742	-116 868
F3	Debt securities	197 473	82 309	-2 762	14 498	4 519	211 584	507 622
F3.S	Short-term debt securities	-1 788	5 364	-516	-1 111	176	20 671	22 796
F3.L	Long-term debt securities	199 261	76 945	-2 245	15 609	4 344	190 913	484 826
F4	Loans	99 069	87 265	-5 359	96 656	-365	44 685	321 951
F4.S	Short-term loans	93 150	28 009	1 464	20 487	-239	31 176	174 046
F4.L	Long-term loans granted	5 920	59 256	-6 823	76 169	-126	13 509	147 905
F5	Equity and investment fund shares	62 893	172 223	10 269	44 206	42 080	73 255	404 927
F511	Listed shares	26 991	45 656	8 071	-2 966	2 639	12 435	92 826
F51M (5)	Unlisted shares and other equity	12 900	88 093	-1 924	14 314	7 648	37 929	158 959
F521	Money market fund shares	2 833	-15 377	911	14 831	8 120	11 627	22 945
F522	Non-MMF investment fund shares	20 169	53 852	3 210	18 027	23 674	11 265	130 197
F6	Insurance, pension and standardized guarantee	74	9 349	227	2 135	58 585	4 170	74 540
F61	Non-life insurance technical reserves	74	9 349	227	2 135	4 746	4 877	21 408
F62	Life insurance and annuity entitlements	.	.	.	.	44 059	-755	43 305
F63	Pension entitlements	.	.	.	.	9 780	48	9 827
F71	Financial derivatives	409 687	-26 598	1 890	3 105	1 709	373 313	763 107
F8	Other accounts receivable or payable	-28 877	2 421	-2 856	123 290	23 740	11 965	129 683
F81	Trade credits and advances	-19	3 533	-796	65 999	2 161	7 765	78 644
F89	Other accounts receivable/payable, excluding trade credits and advances	-28 858	-1 112	-2 060	57 291	21 579	4 199	51 039
F	Total assets	492 362	368 475	12 571	263 676	159 553	751 600	2 048 237
B9F	Net financial transactions (6)	.	.	.	.	.	.	.

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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	-76 717	0	-5 649	0	-72 584	-154 949
F21	Currency	346	.	.	.	0	346
F22	Transferable deposits	-19 162	0	-6 570	0	-13 229	-38 961
F28	Interest accrued but not yet due on deposits	-250	.	-28	.	812	534
F29	Other deposits	-57 650	0	949	0	-60 167	-116 868
F3	Debt securities	99 643	58 297	180 119	2 788	166 776	507 622
F3.S	Short-term debt securities	-15 391	7 371	59 704	-4 496	-24 393	22 796
F3.L	Long-term debt securities	115 034	50 926	120 415	7 283	191 169	484 826
F4	Loans	1 384	126 654	5 839	103 423	2 827	321 951
F4.S	Short-term loans	-945	65 685	5 784	18 261	698	174 046
F4.L	Long-term loans granted	2 329	60 969	55	85 162	-2 739	147 905
F5	Equity and investment fund shares	27 977	130 703	400	89 132	0	404 927
F511	Listed shares	-1 371	-675	.	2 303	.	92 826
F51M ⁽⁵⁾	Unlisted shares and other equity	6 423	31 246	400	86 829	0	158 959
F521	Money market fund shares	22 925	.	.	.	20	22 945
F522	Non-MMF investment fund shares	.	100 132	.	.	30 065	130 197
F6	Insurance, pension and standardized guarantee	.	74 402	0	.	138	74 540
F61	Non-life insurance technical reserves	.	21 270	.	.	138	21 408
F62	Life insurance and annuity entitlements	.	43 305	.	.	.	43 305
F63	Pension entitlements	.	9 827	.	.	.	9 827
F71	Financial derivatives	414 094	-5 105	-990	6 309	2 058	763 107
F8	Other accounts receivable or payable	36 381	-7 795	-617	45 685	-3 016	129 683
F81	Trade credits and advances	-4 973	-261	-555	73 672	2 207	78 644
F89	Other accounts receivable/payable, excluding trade credits and advances	41 354	-7 533	-62	-27 987	-5 223	51 039
F	Total liabilities	502 762	377 157	179 103	247 336	1 869	2 048 237
B9F	Net financial transactions ⁽⁶⁾	-10 401	-8 681	-166 532	16 340	157 684	0

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