

FRANCE

3. Sectoral breakdown of MFI deposits vis-a-vis other euro area residents

3.1 Deposits placed by households and non-financial corporations

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

| | Households ¹⁾ | | | | | | | Non-financial corporations ²⁾ | | | | | | |
|---------------------|--------------------------|-----------|--------------------------|--------------|--------------------------|---------------|-------|--|-----------|--------------------------|--------------|--------------------------|---------------|-------|
| | Total | Overnight | With agreed maturity of: | | Redeemable at notice of: | | Repos | Total | Overnight | With agreed maturity of: | | Redeemable at notice of: | | Repos |
| | | | Up to 2 years | Over 2 years | Up to 3 months | Over 3 months | | | | Up to 2 years | Over 2 years | Up to 3 months | Over 3 months | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | |
| Outstanding amounts | | | | | | | | | | | | | | |
| 2023 Q1 | 1,897.0 | 624.0 | 55.0 | 342.7 | 875.2 | 0.0 | 0.0 | 911.4 | 593.7 | 228.1 | 68.3 | 18.4 | 0.0 | 3.0 |
| Q2 | 1,906.8 | 616.4 | 71.1 | 339.4 | 879.9 | 0.0 | 0.0 | 897.6 | 574.8 | 232.9 | 68.4 | 16.4 | 0.0 | 5.2 |
| 2023 Apr. | 1,901.6 | 621.4 | 60.6 | 341.9 | 877.7 | 0.0 | 0.0 | 898.6 | 584.2 | 225.0 | 68.3 | 17.4 | 0.0 | 3.7 |
| May | 1,899.6 | 613.6 | 65.4 | 341.0 | 879.6 | 0.0 | 0.0 | 885.4 | 577.0 | 218.4 | 68.3 | 16.8 | 0.0 | 4.9 |
| June | 1,906.8 | 616.4 | 71.1 | 339.4 | 879.9 | 0.0 | 0.0 | 897.6 | 574.8 | 232.9 | 68.4 | 16.4 | 0.0 | 5.2 |
| July ^(p) | 1,917.8 | 617.1 | 78.4 | 338.9 | 883.5 | 0.0 | 0.0 | 890.1 | 564.5 | 236.9 | 69.0 | 15.3 | 0.0 | 4.4 |
| Transactions | | | | | | | | | | | | | | |
| 2023 Q1 | 16.0 | -18.6 | 19.1 | -5.2 | 20.9 | 0.0 | 0.0 | -35.0 | -70.4 | 34.1 | 1.9 | -0.9 | 0.0 | 0.4 |
| Q2 | 9.8 | -7.6 | 16.1 | -3.3 | 4.7 | 0.0 | 0.0 | -14.6 | -18.8 | 3.9 | 0.0 | -1.9 | 0.0 | 2.3 |
| 2023 Apr. | 4.8 | -2.6 | 5.6 | -0.8 | 2.5 | 0.0 | 0.0 | -12.3 | -9.3 | -2.8 | 0.0 | -1.0 | 0.0 | 0.8 |
| May | -2.3 | -7.9 | 4.6 | -0.9 | 1.9 | 0.0 | 0.0 | -14.3 | -7.6 | -7.3 | 0.0 | -0.6 | 0.0 | 1.2 |
| June | 7.4 | 2.9 | 5.8 | -1.6 | 0.3 | 0.0 | 0.0 | 12.1 | -1.9 | 13.9 | 0.1 | -0.4 | 0.0 | 0.3 |
| July ^(p) | 11.2 | 0.8 | 7.3 | -0.5 | 3.6 | 0.0 | 0.0 | -7.0 | -10.1 | 4.4 | 0.7 | -1.1 | 0.0 | -0.8 |
| Growth rates | | | | | | | | | | | | | | |
| 2023 Q1 | 3.9 | -3.5 | . | -3.1 | 7.8 | . | . | -0.6 | -15.3 | 99.8 | -4.8 | -24.5 | . | -43.7 |
| Q2 | 3.2 | -6.9 | . | -3.3 | 7.4 | . | . | -1.7 | -17.7 | 107.0 | -5.2 | -34.3 | . | 5.9 |
| 2023 Apr. | 3.6 | -4.7 | . | -3.0 | 7.6 | . | . | -1.2 | -16.3 | 103.5 | -4.7 | -29.1 | . | -18.1 |
| May | 3.4 | -6.0 | . | -3.1 | 7.6 | . | . | -2.4 | -17.1 | 101.2 | -5.1 | -32.7 | . | -7.5 |
| June | 3.2 | -6.9 | . | -3.3 | 7.4 | . | . | -1.7 | -17.7 | 107.0 | -5.2 | -34.3 | . | 5.9 |
| July ^(p) | 2.8 | -8.2 | . | -3.1 | 6.9 | . | . | -3.3 | -19.4 | 100.1 | -6.0 | -37.8 | . | 42.5 |

Source: ECB.

1) Including non-profit institutions serving households.

2) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).

3.2 Deposits placed by financial corporations other than MFIs

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

| | Financial corporations other than MFIs and ICPFs ¹⁾ | | | | | | | | | | Insurance corporations and pension funds | | | | | | | | | |
|---------------------|--|-----------|--------------------------|---------|--------------------------|---------|-------|--------------------------|------------------------------|-----------------|--|-----------|--------------------------|---------|--------------------------|---------|-------|------------------------|---------------|---|
| | By original maturity | | | | | | | By counterpart sector | | | By original maturity | | | | | | | By counterpart sector | | |
| | Total | Overnight | With agreed maturity of: | | Redeemable at notice of: | | Repos | Non-MMF investment funds | Other financial institutions | | Total | Overnight | With agreed maturity of: | | Redeemable at notice of: | | Repos | Insurance corporations | Pension funds | |
| | | | Up to 2Y | Over 2Y | Up to 3M | Over 3M | | | FVCs | Repos with CCPs | | | Up to 2Y | Over 2Y | Up to 3M | Over 3M | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | |
| Outstanding amounts | | | | | | | | | | | | | | | | | | | | |
| 2023 Q1 | 412.8 | 99.1 | 93.5 | 144.2 | 0.0 | 0.0 | 76.1 | - | - | 25.9 | 27.3 | 53.2 | 29.5 | 6.6 | 6.5 | 1.5 | 0.0 | 9.1 | - | - |
| Q2 | 401.9 | 94.7 | 80.5 | 138.9 | 0.0 | 0.0 | 87.9 | - | - | 23.7 | 40.7 | 48.4 | 23.8 | 6.9 | 7.0 | 1.3 | 0.0 | 9.4 | - | - |
| 2023 Apr. | 404.7 | 97.0 | 80.9 | 145.9 | 0.0 | 0.0 | 81.0 | - | - | 27.0 | 34.1 | 53.7 | 28.1 | 6.8 | 6.6 | 1.3 | 0.0 | 10.9 | - | - |
| May | 405.5 | 96.5 | 85.0 | 144.4 | 0.0 | 0.0 | 79.6 | - | - | 24.1 | 33.2 | 52.8 | 27.9 | 6.6 | 6.7 | 1.3 | 0.0 | 10.1 | - | - |
| June | 401.9 | 94.7 | 80.5 | 138.9 | 0.0 | 0.0 | 87.9 | - | - | 23.7 | 40.7 | 48.4 | 23.8 | 6.9 | 7.0 | 1.3 | 0.0 | 9.4 | - | - |
| July ^(p) | 404.6 | 94.1 | 77.4 | 141.0 | 0.0 | 0.0 | 92.0 | - | - | 22.8 | 37.5 | 54.9 | 25.4 | 6.9 | 7.0 | 1.3 | 0.0 | 14.4 | - | - |
| Transactions | | | | | | | | | | | | | | | | | | | | |
| 2023 Q1 | 0.4 | -1.9 | 11.2 | 8.4 | 0.0 | 0.0 | -17.3 | - | - | -1.7 | 2.4 | 3.0 | -0.3 | 0.0 | 0.2 | -0.2 | 0.0 | 3.3 | - | - |
| Q2 | -10.6 | -4.4 | -12.8 | -5.2 | 0.0 | 0.0 | 11.9 | - | - | -2.2 | 13.4 | -2.7 | -3.6 | 0.4 | 0.5 | -0.2 | 0.0 | 0.3 | - | - |
| 2023 Apr. | -7.3 | -2.0 | -12.4 | 2.0 | 0.0 | 0.0 | 5.1 | - | - | 1.2 | 6.8 | 2.7 | 0.8 | 0.2 | 0.1 | -0.1 | 0.0 | 1.7 | - | - |
| May | -1.1 | -0.8 | 3.6 | -2.2 | 0.0 | 0.0 | -1.7 | - | - | -3.0 | -0.8 | -1.1 | -0.2 | -0.2 | 0.1 | 0.0 | 0.0 | -0.7 | - | - |
| June | -2.2 | -1.6 | -4.1 | -5.0 | 0.0 | 0.0 | 8.5 | - | - | -0.3 | 7.5 | -4.3 | -4.1 | 0.3 | 0.3 | -0.1 | 0.0 | -0.7 | - | - |
| July ^(p) | 3.4 | -0.4 | -2.9 | 2.4 | 0.0 | 0.0 | 4.3 | - | - | -0.8 | -3.2 | 6.5 | 1.6 | -0.1 | 0.0 | 0.0 | 0.0 | 5.0 | - | - |
| Growth rates | | | | | | | | | | | | | | | | | | | | |
| 2023 Q1 | -8.8 | -8.3 | -0.4 | 0.1 | . | . | -25.6 | - | - | -2.1 | -9.5 | -8.8 | -9.7 | 137.6 | -35.2 | -46.0 | . | -9.8 | - | - |
| Q2 | -11.3 | -17.5 | -9.4 | -7.8 | . | . | -4.5 | - | - | -12.1 | 55.0 | -11.7 | -20.9 | 170.9 | -27.9 | -46.3 | . | -6.2 | - | - |
| 2023 Apr. | -7.6 | -13.6 | 3.2 | 3.6 | . | . | -17.1 | - | - | 3.3 | 45.7 | -11.9 | -18.5 | 151.8 | -35.5 | -45.9 | . | -0.1 | - | - |
| May | -12.0 | -17.7 | 2.8 | -2.4 | . | . | -23.2 | - | - | -6.3 | 17.5 | -16.5 | -16.7 | 115.5 | -34.2 | -44.8 | . | -27.1 | - | - |
| June | -11.3 | -17.5 | -9.4 | -7.8 | . | . | -4.5 | - | - | -12.1 | 55.0 | -11.7 | -20.9 | 170.9 | -27.9 | -46.3 | . | -6.2 | - | - |
| July ^(p) | -13.5 | -17.0 | -21.5 | -1.8 | . | . | -14.3 | - | - | -12.3 | 6.9 | -20.6 | -32.2 | 77.8 | -27.1 | -43.6 | . | -9.4 | - | - |

Source: ECB.

1) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).