

**OECD  
STATISTICS**



**National Accounts of OECD Countries**

**Financial Accounts**

**Flows**

**Volume IIIa**

**and**

**Financial Balance Sheets**

**Stocks**

**Volume IIIb**



**USER GUIDE**

**CD-ROM ON BEYOND 20/20 AND CSV FILES**



**June 2007**

# **Financial Accounts – Flows: Volume IIIa**

## **and**

# **Financial Balance Sheets – Stocks: Volume IIIb**

## **I. INTRODUCTION**

The CD-ROM and the CSV files described in this document correspond to two new volumes in the series of the '*National Accounts of OECD Countries*', prepared by the Financial Statistics section of the OECD Statistics Directorate:

- *Financial Accounts – Flows: Volume IIIa*
- *Financial Balance Sheets – Stocks: Volume IIIb*.

Volume IIIa contains statistics relating to the sequence of the financial accounts of the System of National Accounts (SNA 1993) and Volume IIIb contains statistics relating to the sequence of the financial balance sheets of the System of National Accounts (SNA 1993).

Data shown in these two electronic publications are derived from national sources and collected through a joint OECD/Eurostat questionnaire. They issue from the OECD database on Financial Accounts, which belongs to the OECD Annual National Accounts database. Concepts and definitions rely on the System of National Accounts - SNA 1993 (and the European System of Accounts - ESA 95).

Their purpose is to provide comparable quantitative information on financial transactions carried out and on financial stocks held by institutional sectors of the economy in the OECD member countries.

The electronic versions of Volumes IIIa and IIIb contain more series than the two related paper publications, *Financial Accounts – Flows: Volume IIIa* and *Financial Balance Sheets – Stocks: Volume IIIb*:

- the time coverage is larger: from 1970 to 2005 according to the data availability (data are starting in 1950 for the United states);
- they contain series included in both types of tables of financial accounts and financial balance sheets, the consolidated table and the non-consolidated table.

Data are available in both the Beyond 20/20 software, for which a separate manual (« Beyond 20/20 data browser ») is provided and in CSV format. Besides statistical data, the CD-Rom also contains brief methodological notes by country. Data in CSV files are shown as time series.

## **II. GENERAL DESCRIPTION**

The System of National Accounts (SNA 1993) consists of a coherent set of articulated flows accounts and balance sheets, based on internationally agreed concepts and definitions. All these accounts provide a set of detailed information on the economic activities within a country and on the behaviour of the different economic agents or groups of agents, named institutional sectors.

The *Financial Account*, which is the second accumulation account, records financial flows: it indicates the types of financial instruments utilised by the different institutional sectors to acquire

financial assets or to incur liabilities and allow to analyse the behaviour of the economic agents and to follow the evolution in the use of financial instruments by institutional sector over the years.

The *Financial Balance Sheet*, which completes the sequence of the accounts and gives a picture of the financial net worth at the end of the accounting period, records the stocks of financial assets and liabilities held by the institutional sectors, at the end of the period and allows to evaluate the wealth of economic agents by type of financial instrument as well as to follow the evolution over the years in the holding of stocks of financial instruments by the different institutional sectors.

### ***Institutional sectors***

The institutional units, which correspond to economic entities capable of engaging in transactions with other units, are grouped together into five categories, called institutional sectors, some of which divided into sub-sectors. These five sectors, which together constitute the *Total Economy* sector (S1), are:

- *Non-financial corporations* (S11),
- *Financial corporations* (S12), and its five sub-sectors (S121, S122, S123, S124 and S125),
- *General government* (S13), and its four sub-sectors (S1311, S1312, S1313 and S1314),
- *Households* (S14),
- *Non-profit institutions serving households - NPISH* (S15).

A sixth sector, the *Rest of the world* sector (S2), reflects transactions between resident institutional units and non resident units.

Financial corporations are sub-divided into five sub-sectors (Central Bank, Other depository corporations, Other financial intermediaries, Financial auxiliaries, and Insurance corporations and pension funds) and General government is sub-divided into four sub-sectors (Central government, State government, Local government and Social security funds). This subdivision of sectors into sub-sectors allows to observe and to analyze the interactions between the different economic agents.

### ***Financial instruments***

Financial assets and liabilities are classified under seven major categories of instruments, most of them divided into sub-instruments. They are ordered according to their liquidity:

- *Monetary gold and special drawing rights* (F.1), and its sub-instruments F.11 and F.12
- *Currency and deposits* (F.2), and its sub-instruments F.21, F.22 and F.29
- *Securities other than shares* (F.3), and its sub-instruments F.33 and F.34
- *Loans* (F.4), and its sub-instruments F.41 and F.42
- *Shares and other equity* (F.5), and its sub-instruments F.51 and F.52
- *Insurance technical reserves* (F.6), and its sub-instruments F.61 and F.62
- and *Other accounts receivable/payable* (F.7), and its sub-instruments F.71 and F.79

For all institutional sectors, the financial account presents a balancing item B9F, named *Net financial transactions* (net acquisition of assets less net incurrence of liabilities), which should correspond to the balancing item *Net lending (+) / net borrowing (-) (B9)* in the capital account<sup>1</sup>.

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<sup>1</sup> The balancing items of the capital account and the financial account should be identical. However, in practise, they are likely to diverge significantly because of differences in sources and errors of measurement.

As for the financial balance sheet, it presents a balancing item SBF90, which corresponds to the *Financial net worth* (financial assets less liabilities).

### III. CONTENT

The electronic version of Volume IIIa, *Financial Accounts – Flows*, contains annual data, according to the System of National Accounts – SNA 1993 (or according to the European System of Accounts – ESA 95), on financial transactions (net acquisition of financial assets and net incurrence of liabilities) between institutional sectors, by type of financial instrument. It covers 27 OECD countries on the period 1970-2005 (from 1950 to 2005 for the United States), when these data are available in the OECD database. Data are expressed in millions of national currency (in euros for the countries of the European Monetary Union).

The electronic version of Volume IIIb, *Financial Balance Sheets – Stocks*, contains annual data, according to the System of National Accounts – SNA 1993 (or according to the European System of Accounts – ESA 95), on financial stocks (financial assets and liabilities) held by institutional sectors at the end of the period, by type of financial instrument. It covers 28 OECD countries on the period 1970-2005 (from 1950 to 2005 for the United States), when these data are available in the OECD database. Data are expressed in millions of national currency (in euros for the countries of the European Monetary Union).

As a general rule, in national accounts, the financial accounts and the financial balance sheets are to be recorded on a non consolidated form. However, the consolidation, which consists of eliminating the counterparts of financial assets and liabilities of sub-sectors of the same sector and of institutional units of the same sub-sector, can be more significant for certain kind of analysis and give a better picture of the financial position of the various economic players, especially of Financial corporations (S12) and General government (S13).

The consolidation implies that, for each instrument, information is available on the counterpart sector or sub-sector. In several OECD countries, this information is not available or remains partial, in particular for some sub-sectors. Furthermore, in certain cases, the basic information is, on the contrary, available in a consolidated form only.

Consequently, the electronic version of these two publications contains, when data have been transmitted by countries, both consolidated and non-consolidated data, whatever the consolidation method used in various countries. However, it has to be noted that, for the aggregated sector '*Households and Non-profit institutions serving households*' (S14-S15), for which intra-sectoral transactions are marginal, consolidated and non-consolidated data are similar and that for the sector '*Rest of the world*' (S2), data are consolidated by definition.

The electronic version of Volume IIIa is composed of two tables by country, when this type of information is available:

- **Financial Accounts, consolidated**
- **Financial Accounts, non-consolidated.**

The electronic version of Volume IIIb is composed of two tables by country, when this type of information is available:

- **Financial Balance Sheets, consolidated**
- **Financial Balance Sheets, non-consolidated.**

In each table, the financial instruments are shown first for the assets then for the liabilities (see table below): there are 30 instruments for the assets and 27 for the liabilities. Moreover, tables related to **Financial accounts** are preceded by the balance B9F, named *Net financial transactions*, which corresponds to the difference between net acquisition of financial assets and net incurrence of liabilities, and tables related to **Financial balance sheets** are preceded by the balance SBF90, named *Financial net worth*, which corresponds to the difference between financial assets and liabilities. Some instruments are used only by some institutional sectors: in that case, data are not available or nil.

These tables appear for 19 institutional sectors. For some sectors, there are no data because either the sector does not exist by definition, which is the case of the *State government* sector or, the sector is not available separately and is included in another sector.

In each table, there are at maximum 1102 time series for each country (financial instruments x sectors). The complete lists of financial instruments and sectors are available in ANNEXES 2 and 3.

In the B20/20 tables, by default, data are shown by country and by institutional sector: financial instruments are in rows and time in columns. These dimensions can be easily re-organised according to the needs of the user.

#### IV. DESCRIPTION OF THE CSV FILE.

The CSV file format version of *Financial Accounts – Flows* and *Financial Balance Sheets – Stocks* of OECD countries is an ASCII comma separated values (CSV) format. It has been designed for easy bulk data transfer of OECD data files onto a database system.

##### **Record structure of the file**

The first record gives the list of fields in the correct order. The other records contain the time series, one per record, with the attributes and data as presented in the first record and separated by commas. In case the data or the attribute is not available there is nothing between the corresponding commas.

The fields used to store the time series which are presented in the first record of the file are: *series code*, *country*, *subject hierarchy*, *series title*, *power of ten*, *units*, then *year* and *control code* from 1970 to 2005.

The content of the fields is the following:

- *Series code*: a string composed of a country code, a financial instrument code and a sector code (see explanations in paragraph V and ANNEXES 1, 2 and 3).
- *Country*: the name of the corresponding country.
- *Subject hierarchy*: a string containing the title of the table (*Financial accounts, consolidated* or *Financial accounts, non-consolidated*, and *Financial balance sheets, consolidated* or *Financial balance sheets, non-consolidated*).
- *Series title*: a string containing the title of the financial instrument and the title of the institutional sector.
- *Power of ten*: the number 6 means that the data are expressed in millions. The number is the power of ten needed to multiply the figures to obtain the data in units.

- *Units*: currency in which the series is expressed.
- *Year and Control code*: value of the data (from 1970 to 2005) and qualifier. Values are expressed in the corresponding currency unit with a power code. In general, there is no qualifier. The permitted qualifiers are: E for estimated values and R for breaks in the series.

### **Examples of record**

The following is an example of a first record:

"Series code","Country","Subject hierarchy","Series title","Power of ten","Units","1970","Control code","1971","Control code","1972","Control code","1973","Control code","1974","Control code","1975","Control code","1976","Control code","1977","Control code","1978","Control code","1979","Control code","1980","Control code","1981","Control code","1982","Control code","1983","Control code","1984","Control code","1985","Control code","1986","Control code","1987","Control code","1988","Control code","1989","Control code","1990","Control code","1991","Control code","1992","Control code","1993","Control code","1994","Control code","1995","Control code","1996","Control code","1997","Control code","1998","Control code","1999","Control code","2000","Control code","2001","Control code","2002","Control code","2003","Control code","2004","Control code","Control code","2005","Control code"

The following is an example of a time series record corresponding to that description; please note that in this case for Australia, data are starting in 1988:

"AUS.B9FS1","","AUSTRALIA","Financial accounts, consolidated","Net financial transactions- Total economy",6,"AUD",,,,,,,,-16857,,,,,-20871,,,,,-18571,,,,,-13175,,,,,-13264,,,,,-15070,,,,,-22825,,,,,-24614,,,,,-17330,,,,,-18897,,,,,-27543,,,,,-34727,,,,,-20357,,,,,-13667,,,,,-29469,,,,,-42484,,,,,-50895,,,,,-52616,""

## **V. EXPLANATIONS OF SERIES CODE**

Series codes are systematically built by concatenation of the following elements:

### **Volume IIIa, Financial Accounts - Flows**

#### **For Financial Accounts, consolidated:**

*<country code following by a dot><instrument code><AS or LI><sector code>*

#### **For Financial Accounts, non-consolidated:**

*<country code following by a dot ><instrument code><AS or LI><NC><sector code>*

- *<country code following by a dot>*: a string composed of 4 characters corresponding to the ISO country code (see ANNEX 1) plus a dot.
- *<instrument code>*: a string of 2-4 characters corresponding to the financial instrument code according to the SNA 93 (see ANNEX 2).
- *<AS> or <LI>*: two characters, AS for Net acquisition of financial assets and LI for Net incurrence of liabilities. Regarding the financial instrument "Net Financial Transactions" whose code is B9F, there is no AS or LI after.
- *<NC> if necessary*: NC means Non-consolidated. Please note that for consolidated data there is no specific character between the previous string (AS or LI) and the following string (sector code).

- *<sector code>*: a string composed of 2-11 characters corresponding to the institutional sector code in accordance with the SNA 93 (see ANNEX 3).

### **Volume IIIb, Financial Balance Sheets - Stocks**

#### **For Financial Balance Sheets, consolidated:**

*<country code following by a dot><SA><instrument code><AS or LI><sector code>*

#### **For Financial Balance Sheets, non-consolidated:**

*<country code following by a dot ><SA><instrument code><AS or LI><NC><sector code>*

- *<country code following by a dot>*: a string composed of 4 characters corresponding to the ISO country code (see ANNEX 1) plus a dot.
- *<SA>*: two specific characters for the stocks.
- *<instrument code>*: a string of 2-4 characters corresponding to the financial instrument code according to the SNA93 (see ANNEX 2).
- *<AS>* or *<LI>*: two characters, AS for Financial assets and LI for Liabilities. Regarding the financial instrument “*Financial Net Worth*” whose code is SBF90, there is no SA before and no AS or LI after.
- *<NC>* if necessary. NC means Non-consolidated. Please note that for consolidated data there is no specific character between the previous string (AS or LI) and the following string (sector code).
- *<sector code>*: a string composed of 2-11 characters corresponding to the institutional sector code in accordance with the SNA93 (see ANNEX 3).

**LIST OF SERIES shown on the BEYOND 20/20 sheet - LISTE DES SERIES apparaissant sur la page BEYOND 20/20**  
**FINANCIAL ACCOUNTS - FLOWS ♦ VOLUME IIIa ♦ COMPTES FINANCIERS - FLUX**

*English version*

**Financial accounts, consolidated**

**Financial accounts, non consolidated**

**Financial accounts, consolidated**

B9F Net financial transactions

FAS Net acquisition of financial assets

F1AS Monetary gold and SDRs

F11AS Monetary gold

F12AS Special drawing rights (SDRs)

F2AS Currency and deposits

F21AS Currency

F22AS Transferable deposits

F29AS Other deposits

F3AS Securities other than shares

F33AS Securities other than shares, excluding financial derivatives

F331AS Short-term

F332AS Long-term

F34AS Financial derivatives

F4AS Loans

F41AS Short-term

F42AS Long-term

F5AS Shares and other equity

F51AS Shares and other equity, excluding mutual funds shares

F511AS Quoted shares

F512AS Unquoted shares

F513AS Other equity

F52AS Mutual funds shares

F6AS Insurance technical reserves

*version française*

**Comptes financiers, consolidés**

**Comptes financiers, non consolidés**

**Comptes financiers, consolidés**

B9F Opérations financières nettes

FAS Acquisition nette d'actifs financiers

F1AS Or monétaire et DTS

F11AS Or monétaire

F12AS Droits de tirage spéciaux (DTS)

F2AS Numéraire et dépôts

F21AS Numéraire

F22AS Dépôts transférables

F29AS Autres dépôts

F3AS Titres autres qu'actions

F33AS Titres autres qu'actions, à l'exclusion des instruments financiers

F331AS A court terme

F332AS A long terme

F34AS Instruments financiers dérivés

F4AS Crédits

F41AS A court terme

F42AS A long terme

F5AS Actions et autres participations

F51AS Actions et autres partic. à l'ex. des parts d'organismes de plac.

F511AS Actions cotées

F512AS Actions non cotées

F513AS Autres participations

F52AS Parts d'organismes de placement collectif

F6AS Réserves techniques d'assurance

F61AS	Net equity of households in life insurance and pension funds	F61AS	Droits nets des ménages sur les rés. d'assurance vie et fonds de
F611AS	Net equity of households in life insurance reserves	F611AS	Droits nets des ménages sur les réserves techniques d'assurance
F612AS	Net equity of households in pension funds	F612AS	Droits nets des ménages sur les fonds de pension
F62AS	Prepayments of insurance premiums and reserves for outstanding	F62AS	Réserves-primés et réserves-sinistres
F7AS	Other accounts receivable	F7AS	Autres comptes à recevoir
F71AS	Trade credits and advances	F71AS	Crédits commerciaux et avances
F79AS	Other	F79AS	Autres
FLI	Net incurrence of liabilities	FLI	Accroissement net des passifs
F2LI	Currency and deposits	F2LI	Numéraire et dépôts
F21LI	Currency	F21LI	Numéraire
F22LI	Transferable deposits	F22LI	Dépôts transférables
F29LI	Other deposits	F29LI	Autres dépôts
F3LI	Securities other than shares	F3LI	Titres autres qu'actions
F33LI	Securities other than shares, excluding financial derivatives	F33LI	Titres autres qu'actions, à l'exclusion des instruments financiers
F331LI	Short-term	F331LI	A court terme
F332LI	Long-term	F332LI	A long terme
F34LI	Financial derivatives	F34LI	Instruments financiers dérivés
F4LI	Loans	F4LI	Crédits
F41LI	Short-term	F41LI	A court terme
F42LI	Long-term	F42LI	A long terme
F5LI	Shares and other equity	F5LI	Actions et autres participations
F51LI	Shares and other equity, excluding mutual funds shares	F51LI	Actions et autres partic. à l'ex. des parts d'organismes de plac.
F511LI	Quoted shares	F511LI	Actions cotées
F512LI	Unquoted shares	F512LI	Actions non cotées
F513LI	Other equity	F513LI	Autres participations
F52LI	Mutual funds shares	F52LI	Parts d'organismes de placement collectif
F6LI	Insurance technical reserves	F6LI	Réserves techniques d'assurance
F61LI	Net equity of households in life insurance reserves and in pension	F61LI	Droits nets des ménages sur les rés. d'assurance vie et fonds de
F611LI	Net equity of households in life insurance reserves	F611LI	Droits nets des ménages sur les réserves techniques d'assurance
F612LI	Net equity of households in pension funds	F612LI	Droits nets des ménages sur les fonds de pension
F62LI	Prepayments of insurance premiums and reserves for outstanding	F62LI	Réserves-primés et réserves-sinistres

F7LI	Other accounts receivable	F7LI	Autres comptes à recevoir
F71LI	Trade credits and advances	F71LI	Crédits commerciaux et avances
F79LI	Other	F79LI	Autres
<b>Financial accounts, non-consolidated</b>		<b>Comptes financiers, non consolidés</b>	
B9FNC	Net financial transactions	B9FNC	Opérations financières nettes
FASNC	Net acquisition of financial assets	FASNC	Acquisition nette d'actifs financiers
F1ASNC	Monetary gold and SDRs	F1ASNC	Or monétaire et DTS
F11ASNC	Monetary gold	F11ASNC	Or monétaire
F12ASNC	Special drawing rights (SDRs)	F12ASNC	Droits de tirage spéciaux (DTS)
F2ASNC	Currency and deposits	F2ASNC	Numéraire et dépôts
F21ASNC	Currency	F21ASNC	Numéraire
F22ASNC	Transferable deposits	F22ASNC	Dépôts transférables
F29ASNC	Other deposits	F29ASNC	Autres dépôts
F3ASNC	Securities other than shares	F3ASNC	Titres autres qu'actions
F33ASNC	Securities other than shares, excluding financial derivatives	F33ASNC	Titres autres qu'actions, à l'exclusion des instruments financiers
F331ASNC	Short-term	F331ASNC	A court terme
F332ASNC	Long-term	F332ASNC	A long terme
F34ASNC	Financial derivatives	F34ASNC	Instruments financiers dérivés
F4ASNC	Loans	F4ASNC	Crédits
F41ASNC	Short-term	F41ASNC	A court terme
F42ASNC	Long-term	F42ASNC	A long terme
F5ASNC	Shares and other equity	F5ASNC	Actions et autres participations
F51ASNC	Shares and other equity, excluding mutual funds shares	F51ASNC	Actions et autres partic. à l'ex. des parts d'organismes de plac.
F511ASNC	Quoted shares	F511ASNC	Actions cotées
F512ASNC	Unquoted shares	F512ASNC	Actions non cotées
F513ASNC	Other equity	F513ASNC	Autres participations
F52ASNC	Mutual funds shares	F52ASNC	Parts d'organismes de placement collectif
F6ASNC	Insurance technical reserves	F6ASNC	Réserves techniques d'assurance
F61ASNC	Net equity of households in life insurance and pension funds	F61ASNC	Droits nets des ménages sur les rés. d'assurance vie et fonds de
F611ASNC	Net equity of households in life insurance reserves	F611ASNC	Droits nets des ménages sur les réserves techniques
F612ASNC	Net equity of households in pension funds	F612ASNC	Droits nets des ménages sur les fonds de pension
F62ASNC	Prepayments of insurance premiums and reserves for	F62ASNC	Réserves-primés et réserves-sinistres

F7ASNC Other accounts receivable	F7ASNC Autres comptes à recevoir
F71ASNC Trade credits and advances	F71ASNC Crédits commerciaux et avances
F79ASNC Other	F79ASNC Autres
FLINC Net incurrence of liabilities	FLINC Accroissement net des passifs
F2LINC Currency and deposits	F2LINC Numéraire et dépôts
F21LINC Currency	F21LINC Numéraire
F22LINC Transferable deposits	F22LINC Dépôts transférables
F29LINC Other deposits	F29LINC Autres dépôts
F3LINC Securities other than shares	F3LINC Titres autres qu'actions
F33LINC Securities other than shares, excluding financial derivatives	F33LINC Titres autres qu'actions, à l'exclusion des instruments financiers
F331LINC Short-term	F331LINC A court terme
F332LINC Long-term	F332LINC A long terme
F34LINC Financial derivatives	F34LINC Instruments financiers dérivés
F4LINC Loans	F4LINC Crédits
F41LINC Short-term	F41LINC A court terme
F42LINC Long-term	F42LINC A long terme
F5LINC Shares and other equity	F5LINC Actions et autres participations
F51LINC Shares and other equity, excluding mutual funds shares	F51LINC Actions et autres partic. à l'ex. des parts d'organismes de plac.
F511LINC Quoted shares	F511LINC Actions cotées
F512LINC Unquoted shares	F512LINC Actions non cotées
F513LINC Other equity	F513LINC Autres participations
F52LINC Mutual funds shares	F52LINC Parts d'organismes de placement collectif
F6LINC Insurance technical reserves	F6LINC Réserves techniques d'assurance
F61LINC Net equity of households in life insurance reserves and in	F61LINC Droits nets des ménages sur les rés. d'assurance vie et fonds de
F611LINC Net equity of households in life insurance reserves	F611LINC Droits nets des ménages sur les réserves techniques d'assurance
F612LINC Net equity of households in pension funds	F612LINC Droits nets des ménages sur les fonds de pension
F62LINC Prepayments of insurance premiums and reserves for	F62LINC Réserves-primés et réserves-sinistres
F7LINC Other accounts receivable	F7LINC Autres comptes à recevoir
F71LINC Trade credits and advances	F71LINC Crédits commerciaux et avances
F79LINC Other	F79LINC Autres

**LIST OF SERIES shown on the BEYOND 20/20 sheet - LISTE DES SERIES apparaissant sur la page BEYOND 20/20**  
**FINANCIAL BALANCE SHEETS - STOCKS ♦ VOLUME IIIb ♦ COMPTES de PATRIMOINE FINANCIER - STOCKS**

*English version*

*version française*

**Financial balance sheets, consolidated**

**Comptes de patrimoine financiers, consolidés**

**Financial balance sheets, non consolidated**

**Comptes de patrimoine financiers, non consolidés**

**Financial balance sheets, consolidated**

**Comptes de patrimoine financiers, consolidés**

SBF90	Financial net worth	SBF90	Valeur nette financière
SAFAS	Financial assets	SAFAS	Actifs financiers
SAF1AS	Monetary gold and SDRs	SAF1AS	Or monétaire et DTS
SAF11AS	Monetary gold	SAF11AS	Or monétaire
SAF12AS	Special drawing rights (SDRs)	SAF12AS	Droits de tirage spéciaux (DTS)
SAF2AS	Currency and deposits	SAF2AS	Numéraire et dépôts
SAF21AS	Currency	SAF21AS	Numéraire
SAF22AS	Transferable deposits	SAF22AS	Dépôts transférables
SAF29AS	Other deposits	SAF29AS	Autres dépôts
SAF3AS	Securities other than shares	SAF3AS	Titres autres qu'actions
SAF33AS	Securities other than shares, excluding financial derivatives	SAF33AS	Titres autres qu'actions, à l'exclusion des instruments financiers
SAF331AS	Short-term	SAF331AS	A court terme
SAF332AS	Long-term	SAF332AS	A long terme
SAF34AS	Financial derivatives	SAF34AS	Instruments financiers dérivés
SAF4AS	Loans	SAF4AS	Crédits
SAF41AS	Short-term	SAF41AS	A court terme
SAF42AS	Long-term	SAF42AS	A long terme
SAF5AS	Shares and other equity	SAF5AS	Actions et autres participations
SAF51AS	Shares and other equity, excluding mutual funds shares	SAF51AS	Actions et autres partic. à l'ex. des parts d'organismes de plac.
SAF511AS	Quoted shares	SAF511AS	Actions cotées
SAF512AS	Unquoted shares	SAF512AS	Actions non cotées
SAF513AS	Other equity	SAF513AS	Autres participations
SAF52AS	Mutual funds shares	SAF52AS	Parts d'organismes de placement collectif
SAF6AS	Insurance technical reserves	SAF6AS	Réserves techniques d'assurance

SAF61AS	Net equity of households in life insurance and pension funds
SAF61IAS	Net equity of households in life insurance reserves
SAF612AS	Net equity of households in pension funds
SAF62AS	Prepayments of insurance premiums & reserves for outstanding
SAF7AS	Other accounts receivable
SAF71AS	Trade credits and advances
SAF79AS	Other
SAFLI	Liabilities
SAF2LI	Currency and deposits
SAF21LI	Currency
SAF22LI	Transferable deposits
SAF29LI	Other deposits
SAF3LI	Securities other than shares
SAF33LI	Securities other than shares, excluding financial derivatives
SAF331LI	Short-term
SAF332LI	Long-term
SAF34LI	Financial derivatives
SAF4LI	Loans
SAF41LI	Short-term
SAF42LI	Long-term
SAF5LI	Shares and other equity
SAF51LI	Shares and other equity, excluding mutual funds shares
SAF511LI	Quoted shares
SAF512LI	Unquoted shares
SAF513LI	Other equity
SAF52LI	Mutual funds shares
SAF6LI	Insurance technical reserves
SAF61LI	Net equity of households in life insurance and pension funds
SAF611LI	Net equity of households in life insurance reserves
SAF612LI	Net equity of households in pension funds
SAF62LI	Prepayments of insurance premiums & reserves for outstanding

SAF61AS	Droits nets des ménages sur les rés. d'assurance vie et fonds de
SAF61IAS	Droits nets des ménages sur les réserves techniques d'assurance
SAF612AS	Droits nets des ménages sur les fonds de pension
SAF62AS	Réserves-primés et réserves-sinistres
SAF7AS	Autres comptes à recevoir
SAF71AS	Crédits commerciaux et avances
SAF79AS	Autres
SAFLI	Passifs
SAF2LI	Numéraire et dépôts
SAF21LI	Numéraire
SAF22LI	Dépôts transférables
SAF29LI	Autres dépôts
SAF3LI	Titres autres qu'actions
SAF33LI	Titres autres qu'actions, à l'exclusion des instruments financiers
SAF331LI	A court terme
SAF332LI	A long terme
SAF34LI	Instruments financiers dérivés
SAF4LI	Crédits
SAF41LI	A court terme
SAF42LI	A long terme
SAF5LI	Actions et autres participations
SAF51LI	Actions et autres partic. à l'ex. des parts d'organismes de plac.
SAF511LI	Actions cotées
SAF512LI	Actions non cotées
SAF513LI	Autres participations
SAF52LI	Parts d'organismes de placement collectif
SAF6LI	Réserves techniques d'assurance
SAF61LI	Droits nets des ménages sur les rés. d'assurance vie et fonds de
SAF611LI	Droits nets des ménages sur les réserves techniques d'assurance
SAF612LI	Droits nets des ménages sur les fonds de pension
SAF62LI	Réserves-primés et réserves-sinistres

SAF7LI	Other accounts receivable	SAF7LI	Autres comptes à recevoir
SAF71LI	Trade credits and advances	SAF71LI	Crédits commerciaux et avances
SAF79LI	Other	SAF79LI	Autres
<b>Financial balance sheets, non-consolidated</b>			
SBF90NC	Financial net worth	SBF90NC	Valeur nette financière
SAFASNC	Financial assets	SAFASNC	Actifs financiers
SAF1ASNC	Monetary gold and SDRs	SAF1ASNC	Or monétaire et DTS
SAF11ASNC	Monetary gold	SAF11ASNC	Or monétaire
SAF12ASNC	Special drawing rights (SDRs)	SAF12ASNC	Droits de tirage spéciaux (DTS)
SAF2ASNC	Currency and deposits	SAF2ASNC	Numéraire et dépôts
SAF21ASNC	Currency	SAF21ASNC	Numéraire
SAF22ASNC	Transferable deposits	SAF22ASNC	Dépôts transférables
SAF29ASNC	Other deposits	SAF29ASNC	Autres dépôts
SAF3ASNC	Securities other than shares	SAF3ASNC	Titres autres qu'actions
SAF33ASNC	Securities other than shares, excluding financial derivatives	SAF33ASNC	Titres autres qu'actions, à l'exclus. des instruments financiers
SAF331ASNC	Short-term	SAF331ASNC	A court terme
SAF332ASNC	Long-term	SAF332ASNC	A long terme
SAF34ASNC	Financial derivatives	SAF34ASNC	Instruments financiers dérivés
SAF4ASNC	Loans	SAF4ASNC	Crédits
SAF41ASNC	Short-term	SAF41ASNC	A court terme
SAF42ASNC	Long-term	SAF42ASNC	A long terme
SAF5ASNC	Shares and other equity	SAF5ASNC	Actions et autres participations
SAF51ASNC	Shares and other equity, excluding mutual funds shares	SAF51ASNC	Actions et autres partic. à l'ex. des parts d'organismes de plac.
SAF511ASNC	Quoted shares	SAF511ASNC	Actions cotées
SAF512ASNC	Unquoted shares	SAF512ASNC	Actions non cotées
SAF513ASNC	Other equity	SAF513ASNC	Autres participations
SAF52ASNC	Mutual funds shares	SAF52ASNC	Parts d'organismes de placement collectif
SAF6ASNC	Insurance technical reserves	SAF6ASNC	Réserves techniques d'assurance
SAF61ASNC	Net equity of households in life insurance & pension funds	SAF61ASNC	Droits nets des ménages sur les rés. d'assurance vie et fonds de
SAF611ASNC	Net equity of households in life insurance reserves	SAF611ASNC	Droits nets des ménages sur les réserves techniques
SAF612ASNC	Net equity of households in pension funds	SAF612ASNC	Droits nets des ménages sur les fonds de pension
SAF62ASNC	Prepayments of insurance premiums & reserves for	SAF62ASNC	Réserves-primés et réserves-sinistres

SAF7ASNC Other accounts receivable	SAF7ASNC Autres comptes à recevoir
SAF71ASNC Trade credits and advances	SAF71ASNC Crédits commerciaux et avances
SAF79ASNC Other	SAF79ASNC Autres
SAFLINC Liabilities	SAFLINC Passifs
SAF2LINC Currency and deposits	SAF2LINC Numéraire et dépôts
SAF21LINC Currency	SAF21LINC Numéraire
SAF22LINC Transferable deposits	SAF22LINC Dépôts transférables
SAF29LINC Other deposits	SAF29LINC Autres dépôts
SAF3LINC Securities other than shares	SAF3LINC Titres autres qu'actions
SAF33LINC Securities other than shares, excluding financial derivatives	SAF33LINC Titres autres qu'actions, à l'exclusion des instruments financiers
SAF331LINC Short-term	SAF331LINC A court terme
SAF332LINC Long-term	SAF332LINC A long terme
SAF34LINC Financial derivatives	SAF34LINC Instruments financiers dérivés
SAF4LINC Loans	SAF4LINC Crédits
SAF41LINC Short-term	SAF41LINC A court terme
SAF42LINC Long-term	SAF42LINC A long terme
SAF5LINC Shares and other equity	SAF5LINC Actions et autres participations
SAF51LINC Shares and other equity, excluding mutual funds shares	SAF51LINC Actions et autres partic. à l'ex. des parts d'organismes de plac.
SAF511LINC Quoted shares	SAF511LINC Actions cotées
SAF512LINC Unquoted shares	SAF512LINC Actions non cotées
SAF513LINC Other equity	SAF513LINC Autres participations
SAF52LINC Mutual funds shares	SAF52LINC Parts d'organismes de placement collectif
SAF6LINC Insurance technical reserves	SAF6LINC Réserves techniques d'assurance
SAF61LINC Net equity of households in life insurance & pension funds	SAF61LINC Droits nets des ménages sur les rés. d'assur. vie et fonds de
SAF611LINC Net equity of households in life insurance reserves	SAF611LINC Droits nets des ménages sur les réserves techniques
SAF612LINC Net equity of households in pension funds	SAF612LINC Droits nets des ménages sur les fonds de pension
SAF62LINC Prepayments of insurance premiums & reserves for	SAF62LINC Réserves-primés et réserves-sinistres
SAF7LINC Other accounts receivable	SAF7LINC Autres comptes à recevoir
SAF71LINC Trade credits and advances	SAF71LINC Crédits commerciaux et avances
SAF79LINC Other	SAF79LINC Autres

## ANNEX 1 / ANNEXE 1

### *CODES Country – Currency ♦ CODES Pays - Monnaie*

<b>Country</b>	<b>Pays</b>	<b>Code ISO</b>	<b>Currency Abbreviation /Abréviation monétaire</b>	<b>Currency</b>	<b>Monnaie</b>
Australia	Australie	<b>AUS</b>	AUD	dollar	dollar
Austria	Autriche	<b>AUT</b>	EUR.99ATS	euro	euro
Belgium	Belgique	<b>BEL</b>	EUR.99BEF	euro	euro
Canada	Canada	<b>CAN</b>	CAD	dollar	dollar
Czech Republic	République tchèque	<b>CZE</b>	CZK	koruna	couronne
Denmark	Danemark	<b>DNK</b>	DKK	krone	couronne
Finland	Finlande	<b>FIN</b>	EUR.99FIM	euro	euro
France	France	<b>FRA</b>	EUR.99FRF	euro	euro
Germany	Allemagne	<b>DEU</b>	EUR.99DEM	euro	euro
Hungary	Hongrie	<b>HUN</b>	HUF	forint	forint
Italy	Italie	<b>ITA</b>	EUR.99ITL	euro	euro
Japan	Japon	<b>JPN</b>	JPY	yen	yen
Korea	Corée	<b>KOR</b>	KRW	won	won
Mexico	Mexique	<b>MEX</b>	MXN	peso	peso
Netherlands	Pays-Bas	<b>NLD</b>	EUR.99NLG	euro	euro
Norway	Norvège	<b>NOR</b>	NOK	krone	couronne
Poland	Pologne	<b>POL</b>	PLN	zloty	zloty
Portugal	Portugal	<b>PRT</b>	EUR.99PTE	euro	euro
Slovak Republic	République slovaque	<b>SVK</b>	SKK	koruna	couronne
Spain	Espagne	<b>ESP</b>	EUR.99ESP	euro	Euro
Sweden	Suède	<b>SWE</b>	SEK	krona	couronne
Turkey	Turquie	<b>TUR</b>	TRY	lira	livre
United Kingdom	Royaume-Uni	<b>GBR</b>	GBP	pound	livre sterling
United States	États-Unis	<b>USA</b>	USD	dollar	dollar

## ANNEX 2 / ANNEXE 2

### **LIST OF FINANCIAL INSTRUMENTS / LISTE DES INSTRUMENTS FINANCIERS**

<b>Monetary gold and SDRs</b>	<b>F1</b>	<b>Or monétaire et DTS</b>
Monetary gold	F11	Or monétaire
Special drawing rights (SDRs)	F12	Droits de tirage spéciaux (DTS)
<b>Currency and deposits</b>	<b>F2</b>	<b>Numéraire et dépôts</b>
Currency	F21	Numéraire
Transferable deposits	F22	Dépôts transférables
Other deposits	F29	Autres dépôts
<b>Securities other than shares</b>	<b>F3</b>	<b>Titres autres qu'actions</b>
Securities other than shares, except financial derivatives	F33	Titres autres qu'actions, non compris les produits financiers dérivés
Short-term	F331	Titres à court terme
Long-term	F332	Titres à long terme
Financial derivatives	F34	Produits financiers dérivés
<b>Loans</b>	<b>F4</b>	<b>Crédits</b>
Short-term	F41	Crédits à court terme
Long-term	F42	Crédits à long terme
<b>Shares and other equity</b>	<b>F5</b>	<b>Actions et autres participations</b>
Shares and other equity, except mutual funds shares	F51	Actions et autres participations, non compris les parts d'organismes de placement collectif
Quoted shares	F511	Actions cotées
Unquoted shares	F512	Actions non cotées
Other equity	F513	Autres participations
Mutual funds shares	F52	Parts d'organismes de placement collectif
<b>Insurance technical reserves</b>	<b>F6</b>	<b>Réserves techniques d'assurance</b>
Net equity of households in life insurance reserves and in pension funds	F61	Droits nets des ménages sur les réserves techniques d'assurance vie et sur les fonds de pension
Net equity of households in life insurance reserves	F611	Droits nets des ménages sur les réserves techniques d'assurance vie
Net equity of households in pension funds	F612	Droits nets des ménages sur les fonds de pension
Prepayments of premiums and reserves against outstanding claims	F62	Réserves primes et réserves sinistres
<b>Other accounts receivable / payable</b>	<b>F7</b>	<b>Autres comptes à recevoir / à payer</b>
Trade credits and advances	F71	Crédits commerciaux et avances
Other accounts receivable / payable, except trade credits and advances	F79	Autres comptes à recevoir / à payer, à l'exclusion des crédits commerciaux et avances
<b>Net financial transactions</b>	<b>B9F</b>	<b>Opérations financières nettes</b>
<b>Financial net worth</b>	<b>SBF90</b>	<b>Valeur nette financière</b>

### ANNEX 3 / ANNEXE 3

#### LIST OF INSTITUTIONAL SECTORS / LISTE DES SECTEURS INSTITUTIONNELS

<b>Total economy</b>	<b>S1</b>	<b>Economie Totale</b>
<b>Non-financial corporations</b>	<b>S11</b>	<b>Sociétés non financières</b>
<b>Financial corporations</b>	<b>S12</b>	<b>Sociétés financières</b>
<i>Central Bank and Other depository corporations</i>	<i>S121_S122</i>	<i>Banque centrale et Autres institutions de dépôts</i>
Central Bank	S121	Banque centrale
Other depository corporations	S122	Autres institutions de dépôts
Other financial intermediaries	S123	Autres intermédiaires financiers
Financial auxiliaries	S124	Auxiliaires financiers
Insurance corporations and pension funds	S125	Sociétés d'assurance et fonds de pension
<b>General Government</b>	<b>S13</b>	<b>Administrations publiques</b>
<i>Central and State governments</i>	<i>S1311_S1312</i>	<i>Administration centrale et Administrations d'Etats fédérés</i>
Central government	S1311	Administration centrale
State government	S1312	Administrations d'Etats fédérés
Local government	S1313	Administrations locales
Social Security Funds	S1314	Administrations de Sécurité Sociale
<i>Households and Non-profit institutions serving households</i>	<i>S14_S15</i>	<i>Ménages et Institutions sans but lucratif au service des ménages</i>
Households	S14	Ménages
Non-profit institutions serving households	S15	Institutions sans but lucratif au service des ménages
<b>Rest of the world</b>	<b>S2</b>	<b>Reste du monde</b>