France 1 Jan 2027

Bank accounts under French GAAP: crypto-assets (ANC)

For financial years beginning on or after 1 January 2027, banks apply new accounting rules to crypto-assets in their statutory accounts under French GAAP. The ANC regulation specifies where to classify them on the balance sheet and how to measure them. Early application is permitted.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
1 Jan 2027	ANC (French accounting standards authority)	Statutory auditors	Accounting standards

INSTITUTIONS CONCERNED

- Large banking group (solid)
- Mid-sized bank (dashed)
- Private bank (dashed)
- Specialised finance (dashed)
- Public financial institution (dashed)

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

- **9 Jan 2026** — Adoption by the ANC Board
- **12 Aug 2026** — Approval order
- **3 Sep 2026** — Publication in the Official Journal
- **1 Jan 2027** — Application

IN DETAIL

What is changing.

Where to classify, how to measure

FINANCIAL YEARS BEGINNING ON OR AFTER 1 JANUARY 2027

E-MONEY TOKENS	OTHER CRYPTO-ASSETS HELD	TRADING CRYPTO-ASSETS	LENDING AND BORROWING
• Classified as loans and advances to credit institutions and similar	• Classified as other assets • Acquisition cost, impairment line by line	• Measured at market price • Changes in value through profit or loss	• The lender recognises a receivable, the borrower an obligation to return

ANC Regulation No 2026-02 of 9 January 2026 amends Regulation No 2014-07 on the accounts of banking sector undertakings. Approved by order of 12 August 2026 and published in the Official Journal of 3 September 2026, it applies to financial years beginning on or after 1 January 2027, with early application permitted.

E-money tokens held are classified as loans and advances to credit institutions and similar; other crypto-assets as other assets. Trading crypto-assets are measured at market price, with changes through profit or loss. A second regulation, No 2026-01, sets the rules for all companies.

OUR VIEW

The same token is not accounted for in the same way depending on whether it is held for own account, traded or lent. The rule must therefore be carried by the accounting schemes, based on the nature of the asset and the management intent, not corrected by hand at period end.

WHAT WE DO

Translation of the regulation into accounting schemes, configuration of the rules in the accounting engine, financial statements and reconciliations with positions.

ANC | Crypto-assets | Accounting schemes

ACCOUNTING INTERPRETATION→

FURTHER READING

Official sources.

Légifrance, approval order of 12 August 2026	https://www.legifrance.gouv.fr/jorf/id/JORFTEXT000054791025
ANC, Regulation No 2026-02	https://www.anc.gouv.fr/files/anc/files/1_Normes_fran%C3%A7aises/Reglements/2026/2026%20homologu%C3%A9/REGLT_2026_02_JO-site.pdf
ANC, presentation of both regulations	https://www.anc.gouv.fr/reglements-anc-ndeg2026-01-et-anc-ndeg2026-02-du-9-janvier-2026

Links checked on 23 November 2026.