



Provisional Financial accounts and financial balance sheets Year 2018

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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 2018

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	99 004	-	-	-	-	12 317	111 321
F2	Currency and deposits	3 717 202	238 451	160 509	650 297	1 559 015	2 153 389	8 478 862
F21	Currency	10 193	1 805	47	13 536	74 899	131 264	231 743
F22	Transferable deposits	538 166	98 396	148 262	471 200	481 553	255 675	1 993 252
F28	Interest accrued but not yet due on deposits	6 498	96	118	1 014	3 942	1 634	13 302
F29	Other deposits	3 162 346	138 153	12 082	164 546	998 620	1 764 817	6 240 565
F3	Debt securities	1 659 172	1 995 533	55 988	62 883	46 016	2 301 563	6 121 156
F3.S	Short-term debt securities	378 623	76 951	6 318	9 213	5 072	212 401	688 578
F3.L	Long-term debt securities	1 280 549	1 918 582	49 670	53 670	40 945	2 089 161	5 432 578
F4	Loans	3 197 789	325 000	102 172	1 607 052	10 538	529 570	5 772 120
F4.S	Short-term loans	538 635	66 905	8 154	771 391	2 183	430 040	1 817 307
F4.L	Long-term loans granted	2 659 154	258 095	94 018	835 661	8 355	99 530	3 954 813
F5	Equity and investment fund shares	609 721	1 928 439	619 604	5 066 874	1 483 397	1 804 899	11 512 934
F511	Listed shares	133 867	522 559	121 536	627 180	245 921	717 624	2 368 687
F51M (5)	Unlisted shares and other equity	376 853	396 434	376 683	4 320 937	969 864	889 453	7 330 223
F521	Money market fund shares	46 672	157 719	16 737	48 828	6 850	57 377	334 182
F522	Non-MMF investment fund shares	52 329	851 727	104 648	69 929	260 762	140 446	1 479 841
F6	Insurance, pension and standardized guarantee	1 697	123 383	4 987	41 446	2 006 502	22 343	2 200 358
F61	Non-life insurance technical reserves	1 453	123 383	4 987	41 446	93 302	6 423	270 994
F621	Life insurance	.	.	.	.	1 689 460	14 058	1 703 518
F622	Retirement savings	.	.	.	.	223 740	1 862	225 602
F71	Financial derivatives	402 818	203 873	7 904	0	0	506 195	1 120 791
F8	Other accounts receivable or payable	628 036	52 273	428 838	1 288 587	307 900	217 478	2 923 112
F81	Trade credits and advances	663	25 564	63 257	746 515	34 447	153 246	1 023 692
F89	Other accounts receivable/payable, excluding trade credits and advances	627 373	26 709	365 581	542 072	273 453	64 232	1 899 420
F	Total assets	10 315 439	4 866 951	1 380 002	8 717 139	5 413 368	7 547 754	38 240 653
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 25th 2019

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

Source : Banque de France - DGS - DSMF – SESOF
Contact : sesof@banque-france.fr

Provisional Financial Balance Sheet

Stocks - Liabilities and Net Worth
Year 2018

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	12 317	-	-	-	-	99 004	111 321
F2	Currency and deposits	6 856 748	0	130 833	0	0	1 491 281	8 478 862
F21	Currency	231 740	-	-	-	-	4	231 743
F22	Transferable deposits	1 582 921	0	126 267	0	0	284 064	1 993 252
F28	Interest accrued but not yet due on deposits	12 209	-	233	-	0	860	13 302
F29	Other deposits	5 029 879	0	4 333	0	-	1 206 353	6 240 565
F3	Debt securities	1 211 096	312 007	2 276 184	611 747	-	1 710 122	6 121 156
F3.S	Short-term debt securities	214 941	64 130	155 435	37 135	-	216 937	688 578
F3.L	Long-term debt securities	996 155	247 877	2 120 749	574 612	-	1 493 185	5 432 578
F4	Loans	150 103	361 297	303 116	2 702 562	1 411 896	843 146	5 772 120
F4.S	Short-term loans	12 125	196 161	16 211	950 449	32 467	609 894	1 817 307
F4.L	Long-term loans granted	137 978	165 136	286 905	1 752 112	1 379 428	233 252	3 954 813
F5	Equity and investment fund shares	795 728	1 631 587	58 294	6 704 008	10 100	2 313 217	11 512 934
F511	Listed shares	115 422	84 135	-	1 701 230	-	467 900	2 368 687
F51M (5)	Unlisted shares and other equity	352 870	349 285	58 294	5 002 778	10 100	1 556 896	7 330 223
F521	Money market fund shares	327 435	-	-	-	-	6 747	334 182
F522	Non-MMF investment fund shares	-	1 198 167	-	-	-	281 674	1 479 841
F6	Insurance, pension and standardized guarantee	-	2 200 114	244	-	-	-	2 200 358
F61	Non-life insurance technical reserves	-	270 994	-	-	-	-	270 994
F621	Life insurance	-	1 703 518	-	-	-	-	1 703 518
F622	Retirement savings	-	225 602	-	-	-	-	225 602
F71	Financial derivatives	373 494	253 694	11 033	162	0	482 407	1 120 791
F8	Other accounts receivable or payable	649 463	81 667	414 654	936 347	280 720	560 260	2 923 112
F81	Trade credits and advances	50 697	36 573	34 977	746 748	42 779	111 918	1 023 692
F89	Other accounts receivable/payable, excluding trade credits and advances	598 766	45 094	379 677	189 600	237 941	448 342	1 899 420
F	Total liabilities	10 048 949	4 840 367	3 194 358	10 954 826	1 702 715	7 499 438	38 240 653
BF90	Financial net worth (6)	266 489	26 585	-1 814 356	-2 237 687	3 710 653	48 316	0

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(6) Assets - Liabilities

Produced April 25th 2019

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

Source : Banque de France - DGS - DSMF – SESOF
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Provisional Financial Account

Net Acquisitions of Financial Assets

Year 2018

euros millions

		S12		S13	S11	S1M		Total
		Financial corporations		General government (3)	Non financial corporations	Households and non profit institutions serving households (4)	Rest of the world	
		S12K (1) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	43	.	.	.	.	0	43
F2	Currency and deposits	-31 790	15 847	13 521	30 277	67 365	189 017	284 236
F21	Currency	237	139	-1	1 103	5 775	4 047	11 300
F22	Transferable deposits	18 503	16 695	15 884	34 228	33 880	-17 990	101 200
F28	Interest accrued but not yet due on deposits	-165	0	-15	3	7	418	247
F29	Other deposits	-50 364	-987	-2 347	-5 056	27 703	202 542	171 490
F3	Debt securities	173 060	25 216	-1 792	-1 261	-4 690	25 934	216 467
F3.S	Short-term debt securities	16 351	14 542	1 438	-1 244	74	-41 561	-10 401
F3.L	Long-term debt securities	156 709	10 674	-3 230	-17	-4 764	67 495	226 867
F4	Loans	310 542	6 640	-2 886	-4 039	145	26 490	336 893
F4.S	Short-term loans	153 394	3 909	-1 174	-2 705	144	18 972	172 540
F4.L	Long-term loans granted	157 148	2 731	-1 712	-1 334	1	7 518	164 352
F5	Equity and investment fund shares	-18 556	3 546	17 015	114 322	-46	35 666	151 947
F511	Listed shares	-26 980	-36 183	766	66 199	4 265	20 507	28 574
F51M (5)	Unlisted shares and other equity	15 980	17 054	13 346	72 620	13 810	24 614	157 424
F521	Money market fund shares	-6 749	-2 176	1 112	-15 599	-1 273	8 049	-16 635
F522	Non-MMF investment fund shares	-807	24 850	1 791	-8 897	-16 848	-17 505	-17 415
F6	Insurance, pension and standardized guarantee	-49	6 212	-35	751	52 467	1 674	61 020
F61	Non-life insurance technical reserves	23	6 212	-35	751	1 442	912	9 305
F621	Life insurance	.	.	.	.	41 168	631	41 799
F622	Retirement savings	.	.	.	.	9 857	131	9 988
F71	Financial derivatives	728 171	83 766	1 209	0	0	94 782	907 927
F8	Other accounts receivable or payable	-88 909	3 125	1 712	36 917	-856	-28 949	-76 959
F81	Trade credits and advances	62	687	1 387	6 928	2 161	4 937	16 162
F89	Other accounts receivable/payable, excluding trade credits and advances	-88 971	2 438	325	29 990	-3 017	-33 886	-93 121
F	Total assets	1 072 511	144 352	28 744	176 968	114 386	344 614	1 881 575
B9F	Net financial transactions (6)

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Provisional Financial Account

Net Incurrence of Liabilities and Net Worth
Year 2018

euros millions

		S12		S13		S11	S1M		Total
		Financial corporations		General government ⁽³⁾		Non financial corporations	Households and non profit institutions serving households ⁽⁴⁾	Rest of the world	
		S12K ⁽¹⁾ Monetary financial institutions (MFI)	S12M ⁽²⁾ Financial corporations other than MFIs						
F1	Monetary gold and SDRs	0	.	.	.	.	.	43	43
F2	Currency and deposits	307 314	0	9 311	0	0	-32 389	284 236	284 236
F21	Currency	11 299	.	.	.	.	0	11 300	11 300
F22	Transferable deposits	67 696	0	9 223	0	0	24 281	101 200	101 200
F28	Interest accrued but not yet due on deposits	157	.	-2	.	0	92	247	247
F29	Other deposits	228 162	0	90	0	.	-56 762	171 490	171 490
F3	Debt securities	37 857	20 333	57 020	29 367	.	71 890	216 467	216 467
F3.S	Short-term debt securities	-7 767	11 348	-22 174	85	.	8 108	-10 401	-10 401
F3.L	Long-term debt securities	45 624	8 985	79 194	29 282	.	63 783	226 867	226 867
F4	Loans	307	36 181	-963	77 131	72 701	151 535	336 893	336 893
F4.S	Short-term loans	0	25 937	251	21 349	453	124 550	172 540	172 540
F4.L	Long-term loans granted	307	10 245	-1 214	55 782	72 248	26 985	164 352	164 352
F5	Equity and investment fund shares	-34 939	-14 157	14 044	128 254	0	58 745	151 947	151 947
F511	Listed shares	365	12	.	38 812	.	-10 615	28 574	28 574
F51M ⁽⁵⁾	Unlisted shares and other equity	-17 871	14 127	14 044	89 442	0	57 683	157 424	157 424
F521	Money market fund shares	-17 433	.	.	.	.	798	-16 635	-16 635
F522	Non-MMF investment fund shares	.	-28 295	.	.	.	10 880	-17 415	-17 415
F6	Insurance, pension and standardized guarantee	.	61 092	-72	.	.	.	61 020	61 020
F61	Non-life insurance technical reserves	.	9 305	.	.	.	.	9 305	9 305
F621	Life insurance	.	41 799	.	.	.	.	41 799	41 799
F622	Retirement savings	.	9 988	.	.	.	.	9 988	9 988
F71	Financial derivatives	770 678	67 682	631	0	0	68 936	907 927	907 927
F8	Other accounts receivable or payable	-31 267	1 812	9 436	-45 275	-16 022	4 358	-76 959	-76 959
F81	Trade credits and advances	0	134	975	8 493	2 705	3 855	16 162	16 162
F89	Other accounts receivable/payable, excluding trade credits and advances	-31 267	1 677	8 461	-53 768	-18 727	503	-93 121	-93 121
F	Total liabilities	1 049 950	172 944	89 407	189 477	56 679	323 118	1 881 575	1 881 575
B9F	Net financial transactions⁽⁶⁾	22 561	-28 592	-60 663	-12 509	57 707	21 496	0	0

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