



Semi Definitive Financial accounts and financial balance sheets Year 2022

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Source : Banque de France - DGSEI - DSMF – SESOF

[Contact : sesof@banque-france.fr](mailto:sesof@banque-france.fr)

Semi Definitive Financial Balance Sheet

Stocks - Assets
Year 2022

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	Total
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	171 234	-	-	-	-	36 865	208 099
F2	Currency and deposits	5 151 911	325 574	280 278	1 011 514	2 027 017	2 874 842	11 671 137
F21	Currency	10 284	2 864	39	21 481	118 860	145 946	299 474
F22	Transferable deposits	283 585	129 436	268 634	760 280	675 737	349 058	2 466 731
F28	Interest accrued but not yet due on deposits	4 318	89	162	980	3 205	3 134	11 889
F29	Other deposits	4 853 724	193 184	11 442	228 773	1 229 215	2 376 704	8 893 043
F3	Debt securities	2 002 293	1 804 420	62 995	60 192	38 813	2 548 309	6 517 021
F3.S	Short-term debt securities	457 088	79 286	376	6 122	1 882	276 000	820 753
F3.L	Long-term debt securities	1 545 205	1 725 134	62 620	54 070	36 931	2 272 309	5 696 288
F4	Loans	4 243 683	394 290	189 354	2 222 924	10 862	715 688	7 776 801
F4.S	Short-term loans	1 009 098	118 993	15 013	987 797	2 248	568 962	2 702 111
F4.L	Long-term loans granted	3 234 585	275 297	174 341	1 235 127	8 614	146 726	5 074 691
F5	Equity and investment fund shares	664 536	2 548 009	687 692	8 192 245	1 898 976	2 262 432	16 253 889
F511	Listed shares	139 110	569 695	111 627	997 655	338 127	944 895	3 101 109
F51M (5)	Unlisted shares and other equity	441 066	769 584	428 934	7 032 153	1 240 713	1 085 639	10 998 089
F521	Money market fund shares	19 671	167 288	8 729	75 421	5 948	94 366	371 424
F522	Non-MMF investment fund shares	64 689	1 041 442	138 401	87 016	314 188	137 532	1 783 288
F6	Insurance, pension and standardized guarantee	2 170	132 115	4 991	41 415	1 976 800	42 417	2 199 908
F61	Non-life insurance technical reserves	1 452	132 115	4 991	41 415	93 243	26 317	299 533
F621	Life insurance	.	.	.	.	1 634 858	15 459	1 650 317
F622	Retirement savings	.	.	.	.	248 699	641	249 340
F71	Financial derivatives	453 083	156 651	4 602	0	0	531 301	1 145 637
F8	Other accounts receivable or payable	663 258	87 896	467 246	1 507 163	498 828	377 255	3 601 646
F81	Trade credits and advances	513	36 803	85 243	949 305	43 131	165 134	1 280 129
F89	Other accounts receivable/payable, excluding trade credits and advances	662 745	51 093	382 003	557 858	455 697	212 121	2 321 517
F	Total assets	13 352 168	5 448 954	1 697 157	13 035 453	6 451 296	9 389 110	49 374 139
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 22nd 2024

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

Source : Banque de France

Contact : sesof@banque-france.fr

Semi Definitive Financial Balance Sheet

Stocks - Liabilities and Net Worth
Year 2022

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	Total
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	36 865	-	-	-	-	171 234	208 099
F2	Currency and deposits	9 810 600	0	195 297	0	0	1 665 240	11 671 137
F21	Currency	299 470	-	-	-	-	4	299 474
F22	Transferable deposits	2 019 937	0	189 455	0	0	257 339	2 466 731
F28	Interest accrued but not yet due on deposits	9 168	-	259	-	0	2 461	11 889
F29	Other deposits	7 482 025	0	5 583	0	-	1 405 435	8 893 043
F3	Debt securities	1 298 750	391 822	2 446 965	623 363	-	1 756 121	6 517 021
F3.S	Short-term debt securities	215 515	98 828	197 084	54 787	-	254 539	820 753
F3.L	Long-term debt securities	1 083 235	292 994	2 249 881	568 576	-	1 501 582	5 696 268
F4	Loans	63 001	607 980	387 389	3 527 050	1 748 125	1 443 256	7 776 801
F4.S	Short-term loans	9 671	277 776	23 215	1 231 533	34 059	1 125 856	2 702 111
F4.L	Long-term loans granted	53 330	330 203	364 173	2 295 517	1 714 067	317 400	5 074 691
F5	Equity and investment fund shares	978 938	2 013 446	31 597	10 161 639	11 633	3 056 637	16 253 889
F511	Listed shares	117 842	87 359	-	2 358 563	-	537 345	3 101 109
F51M (5)	Unlisted shares and other equity	501 459	487 847	31 597	7 803 076	11 633	2 162 477	10 998 089
F521	Money market fund shares	359 637	-	-	-	-	11 787	371 424
F522	Non-MMF investment fund shares	-	1 438 239	-	-	-	345 028	1 783 268
F6	Insurance, pension and standardized guarantee	-	2 199 190	718	-	-	-	2 199 908
F61	Non-life insurance technical reserves	-	299 533	-	-	-	-	299 533
F621	Life insurance	-	1 650 317	-	-	-	-	1 650 317
F622	Retirement savings	-	249 340	-	-	-	-	249 340
F71	Financial derivatives	437 792	222 447	233	24	0	485 139	1 145 637
F8	Other accounts receivable or payable	796 612	121 085	419 708	1 189 609	269 990	804 641	3 601 646
F81	Trade credits and advances	37 630	36 833	41 971	967 018	52 990	143 688	1 280 129
F89	Other accounts receivable/payable, excluding trade credits and advances	758 982	84 252	377 737	222 591	217 000	660 954	2 321 517
F	Total liabilities	13 422 559	5 555 970	3 481 908	15 501 686	2 029 748	9 382 268	49 374 139
BF90	Financial net worth (6)	-70 390	-107 016	-1 784 751	-2 466 233	4 421 548	6 842	0

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(6) Assets - Liabilities

Produced April 22nd 2024

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

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Contact : sesof@banque-france.fr

Semi Definitive Financial Account

Net Acquisitions of Financial Assets
Year 2022

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	Total
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 207	-	-	-	-	0	1 207
F2	Currency and deposits	-157 951	-23 459	-24 579	20 976	87 984	141 425	44 397
F21	Currency	-123	245	-4	1 841	10 186	-6 781	5 365
F22	Transferable deposits	-856 970	-49 553	-30 258	-39 775	7 784	-8 412	-977 184
F28	Interest accrued but not yet due on deposits	7 364	17	120	190	246	2 293	10 230
F29	Other deposits	691 779	25 831	5 564	58 720	69 768	154 324	1 005 986
F3	Debt securities	98 302	1 985	2 126	16 648	6 146	163 188	288 395
F3.S	Short-term debt securities	12 570	5 225	216	2 997	944	-27 167	-5 215
F3.L	Long-term debt securities	85 732	-3 240	1 911	13 651	5 201	190 355	293 610
F4	Loans	158 101	59 760	17 967	122 946	215	23 931	382 921
F4.S	Short-term loans	4 341	16 301	2 331	36 705	245	21 391	81 314
F4.L	Long-term loans granted	153 760	43 459	15 636	86 241	-30	2 540	301 606
F5	Equity and investment fund shares	-43 004	56 737	780	83 164	36 218	36 682	170 577
F511	Listed shares	-48 655	-6 788	-242	2 797	7 515	-13 909	-59 282
F51M (5)	Unlisted shares and other equity	18 397	55 695	-4 000	88 161	20 787	49 720	228 761
F521	Money market fund shares	-10 981	-4 694	-19	-6 011	1 797	4 005	-15 903
F522	Non-MMF investment fund shares	-1 765	12 525	5 041	-1 783	6 119	-3 134	17 002
F6	Insurance, pension and standardized guarantee	89	163	-332	-318	34 258	6 327	40 188
F61	Non-life insurance technical reserves	-22	163	-332	-318	-1 412	4 273	2 352
F621	Life insurance	.	.	.	.	17 873	2 981	20 854
F622	Retirement savings	.	.	.	.	17 797	-927	16 870
F71	Financial derivatives	882 582	101 595	1 006	0	0	278 262	1 263 445
F8	Other accounts receivable or payable	76 555	477	-34 617	105 870	20 798	-842	168 241
F81	Trade credits and advances	9	1 755	11 788	37 743	2 179	7 881	61 355
F89	Other accounts receivable/payable, excluding trade credits and advances	76 546	-1 278	-46 405	68 127	18 619	-8 723	106 886
F	Total assets	1 015 883	197 258	-37 648	349 285	185 619	648 973	2 359 371
B9F	Net financial transactions (6)	-	-	-	-	-	-	-

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Semi Definitive Financial Account

Net Incurrence of Liabilities and Net Financial transactions
Year 2022

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	Total
		S12K (1)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	0	-	-	-	-	1 207	1 207
F2	Currency and deposits	-75 610	0	4 518	0	0	115 490	44 397
F21	Currency	5 365	-	-	-	-	0	5 365
F22	Transferable deposits	-1 001 976	0	3 965	0	0	20 827	-977 184
F28	Interest accrued but not yet due on deposits	8 144	-	52	-	0	2 034	10 230
F29	Other deposits	912 857	0	501	0	-	92 628	1 005 986
F3	Debt securities	100 189	29 823	99 873	-4 597	-	63 108	288 395
F3.S	Short-term debt securities	29 020	8 272	-42 674	2 218	-	-2 051	-5 215
F3.L	Long-term debt securities	71 169	21 551	142 547	-6 815	-	65 159	293 610
F4	Loans	3 983	42 264	16 571	204 334	83 783	31 985	382 921
F4.S	Short-term loans	106	4 734	-698	70 228	385	6 559	81 314
F4.L	Long-term loans granted	3 877	37 530	17 269	134 106	83 398	25 426	301 606
F5	Equity and investment fund shares	-3 959	52 073	692	91 344	0	30 427	170 577
F511	Listed shares	-1 003	-14 767	-	-17 119	-	-26 394	-59 282
F51M (5)	Unlisted shares and other equity	15 381	45 682	692	108 462	0	58 544	228 761
F521	Money market fund shares	-18 337	-	-	-	-	2 434	-15 903
F522	Non-MMF investment fund shares	-	21 158	-	-	-	-4 156	17 002
F6	Insurance, pension and standardized guarantee	-	40 076	111	-	-	-	40 188
F61	Non-life insurance technical reserves	-	2 352	-	-	-	-	2 352
F621	Life insurance	-	20 854	-	-	-	-	20 854
F622	Retirement savings	-	16 870	-	-	-	-	16 870
F71	Financial derivatives	881 919	142 358	1 832	0	0	237 336	1 263 445
F8	Other accounts receivable or payable	59 991	-36 975	-42 619	108 357	3 497	75 990	168 241
F81	Trade credits and advances	2 458	2 142	1 470	45 242	2 960	7 084	61 355
F89	Other accounts receivable/payable, excluding trade credits and advances	57 533	-39 117	-44 089	63 115	537	68 906	106 886
F	Total liabilities	966 512	269 619	80 978	399 438	87 280	555 544	2 359 371
B9F	Net financial transactions (6)	49 371	-72 361	-118 626	-50 153	98 340	93 429	0

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