



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		
		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	5 148 840	318 318	279 998	953 230	2 024 807	11 605 622
F21	Currency	10 284	2 864	39	21 481	118 860	299 474
F22	Transferable deposits	283 585	119 882	268 354	704 149	673 527	2 398 555
F28	Interest accrued but not yet due on deposits	4 318	89	162	980	3 205	11 889
F29	Other deposits	4 850 653	195 482	11 442	226 620	1 229 215	8 895 704
F3	Debt securities	2 050 111	1 792 963	49 846	158 440	38 270	2 535 862
F3.S	Short-term debt securities	457 449	79 286	376	6 079	1 995	821 141
F3.L	Long-term debt securities	1 592 662	1 713 677	49 470	152 361	36 275	2 259 906
F4	Loans	4 243 875	407 936	189 354	2 269 857	10 862	7 806 286
F4.S	Short-term loans	1 008 012	129 367	15 013	1 015 837	2 248	2 701 309
F4.L	Long-term loans granted	3 235 864	278 569	174 341	1 254 020	8 614	5 104 976
F5	Equity and investment fund shares	640 135	2 581 181	678 162	8 057 371	1 909 597	16 372 147
F511	Listed shares	119 110	569 153	131 252	907 325	287 461	3 154 146
F51M ⁽⁵⁾	Unlisted shares and other equity	441 066	833 027	421 265	6 937 810	1 280 423	11 047 042
F521	Money market fund shares	19 671	167 254	8 635	75 561	6 067	371 554
F522	Non-MMF investment fund shares	60 288	1 011 747	117 011	136 675	335 646	1 799 405
F6	Insurance, pension and standardized guarantee	2 169	152 460	4 991	41 377	2 010 494	42 608
F61	Non-life insurance technical reserves	1 451	152 460	4 991	41 377	93 171	319 767
F62	Life insurance and annuity entitlements	.	.	.	.	1 641 564	1 656 792
F63	Pension entitlements	.	.	.	.	275 758	276 782
F71	Financial derivatives	1 713 619	308 238	1 572	17 858	775	3 858 394
F8	Other accounts receivable or payable	241 425	99 217	466 865	1 449 222	214 748	305 040
F81	Trade credits and advances	513	49 392	85 243	1 010 972	43 131	1 366 622
F89	Other accounts receivable/payable, excluding trade credits and advances	240 912	49 825	381 622	438 250	171 617	1 409 894
F	Total assets	14 211 409	5 660 312	1 670 787	12 947 354	6 209 552	51 506 654
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 October 18th 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		
		Financial corporations		General government (2)	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	9 806 639	0	195 221	0	0	1 603 762	11 605 622
F21	Currency	299 470	.	.	.	.	4	299 474
F22	Transferable deposits	2 010 167	0	189 379	0	0	199 009	2 398 555
F28	Interest accrued but not yet due on deposits	9 168	.	259	.	0	2 461	11 889
F29	Other deposits	7 487 833	0	5 583	0	.	1 402 288	8 895 704
F3	Debt securities	1 298 314	396 066	2 446 965	630 358	.	1 853 788	6 625 492
F3.S	Short-term debt securities	215 586	99 158	197 083	54 457	.	254 857	821 141
F3.L	Long-term debt securities	1 082 728	296 908	2 249 883	575 901	.	1 598 931	5 804 351
F4	Loans	63 001	608 635	387 389	3 613 766	1 747 850	1 385 644	7 806 286
F4.S	Short-term loans	9 671	291 976	23 215	1 274 320	34 059	1 068 067	2 701 309
F4.L	Long-term loans granted	53 330	316 659	364 174	2 339 445	1 713 792	317 577	5 104 976
F5	Equity and investment fund shares	833 404	2 023 962	31 597	10 398 363	0	3 084 821	16 372 147
F511	Listed shares	117 842	97 318	.	2 348 512	.	590 474	3 154 146
F51M (5)	Unlisted shares and other equity	355 925	512 914	31 597	8 049 851	0	2 096 755	11 047 042
F521	Money market fund shares	359 637	.	.	.	.	11 917	371 554
F522	Non-MMF investment fund shares	.	1 413 730	.	.	.	385 675	1 799 405
F6	Insurance, pension and standardized guarantee	.	2 233 461	718	.	.	19 920	2 254 099
F61	Non-life insurance technical reserves	.	299 847	.	.	.	19 920	319 767
F62	Life insurance and annuity entitlements	.	1 656 792	.	.	.	.	1 656 792
F63	Pension entitlements	.	276 782	.	.	.	.	276 782
F71	Financial derivatives	1 732 496	384 098	1 692	17 793	1 130	1 721 185	3 858 394
F8	Other accounts receivable or payable	265 313	130 725	419 536	1 135 034	254 971	570 938	2 776 516
F81	Trade credits and advances	28 143	46 384	41 971	1 044 962	52 990	152 173	1 366 622
F89	Other accounts receivable/payable, excluding trade credits and advances	237 170	84 341	377 565	90 072	201 981	418 765	1 409 894
F	Total liabilities	14 036 031	5 776 948	3 483 119	15 795 314	2 003 951	10 411 292	51 506 654
BF90	Financial net worth (6)	175 378	-116 636	-1 812 332	-2 847 960	4 205 602	395 948	

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(6) Assets - Liabilities

Produced October 18th 2024

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

Source : Banque de France

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Semi Definitive Financial Account

Net Acquisitions of Financial Assets

Year 2022

		euros millions						
		S12	S13	S11	S1M			
		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	-173 471	-23 393	-24 541	18 433	86 511	128 600	12 138
F21	Currency	-123	245	-4	1 841	10 186	-6 781	5 365
F22	Transferable deposits	-856 970	-48 492	-30 221	-43 668	6 329	-8 412	-981 434
F28	Interest accrued but not yet due on deposits	7 364	16	120	190	246	2 293	10 230
F29	Other deposits	676 259	24 837	5 564	60 070	69 749	141 499	977 978
F3	Debt securities	92 334	16 007	1 907	39 732	6 469	157 217	313 666
F3.S	Short-term debt securities	13 755	5 402	216	2 958	1 113	-27 284	-3 840
F3.L	Long-term debt securities	78 579	10 605	1 691	36 774	5 356	184 500	317 506
F4	Loans	142 406	66 254	17 967	165 044	36	36 010	427 719
F4.S	Short-term loans	-12 633	19 426	2 331	71 223	67	25 904	106 318
F4.L	Long-term loans granted	155 038	46 829	15 636	93 821	-30	10 107	321 401
F5	Equity and investment fund shares	-51 958	93 943	-1 063	125 513	38 894	50 607	255 937
F511	Listed shares	-48 691	-7 555	-1 132	12 541	3 266	-15 337	-56 907
F51M (5)	Unlisted shares and other equity	18 397	83 734	-3 110	110 916	24 806	63 614	298 358
F521	Money market fund shares	-10 981	-4 730	-53	-5 936	1 960	4 005	-15 735
F522	Non-MMF investment fund shares	-10 684	22 494	3 232	7 992	8 862	-1 675	30 221
F6	Insurance, pension and standardized guarantee	88	-15 439	-332	-419	37 496	5 809	27 203
F61	Non-life insurance technical reserves	-23	-15 439	-332	-419	-1 509	4 269	-13 453
F62	Life insurance and annuity entitlements	.	.	.	.	24 265	2 299	26 564
F63	Pension entitlements	.	.	.	.	14 739	-797	13 942
F71	Financial derivatives	339 183	-3 834	1 291	8 544	-180	288 204	633 208
F8	Other accounts receivable or payable	31 867	21 075	-34 641	224 224	5 351	13 869	261 745
F81	Trade credits and advances	9	12 016	11 788	103 342	2 179	24 584	153 918
F89	Other accounts receivable/payable, excluding trade credits and advances	31 858	9 058	-46 429	120 883	3 172	-10 715	107 827
F	Total assets	381 656	154 613	-39 412	581 072	174 577	680 317	1 932 823
B9F	Net financial transactions (6)	.	.	.	.	.	.	.

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Year 2022

		euros millions					
		S12	S13	S11	S1M		
		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	-101 767	0	4 518	0	109 387	12 138
F21	Currency	5 365	.	.	.	0	5 365
F22	Transferable deposits	-1 000 930	0	3 965	0	15 531	-981 434
F28	Interest accrued but not yet due on deposits	8 144	.	52	0	2 034	10 230
F29	Other deposits	885 655	0	501	0	91 822	977 978
F3	Debt securities	100 164	30 982	99 872	-5 109	87 756	313 666
F3.S	Short-term debt securities	29 001	8 272	-42 674	2 218	-658	-3 840
F3.L	Long-term debt securities	71 163	22 710	142 546	-7 327	88 414	317 506
F4	Loans	7 438	76 831	16 571	283 733	83 857	-40 712
F4.S	Short-term loans	3 552	50 029	-698	121 419	385	-68 369
F4.L	Long-term loans granted	3 886	26 802	17 269	162 314	83 473	321 401
F5	Equity and investment fund shares	-3 859	100 236	692	110 177	0	48 690
F511	Listed shares	-1 003	-14 515	.	-8 827	-32 562	-56 907
F51M (5)	Unlisted shares and other equity	15 481	79 578	692	119 004	0	298 358
F521	Money market fund shares	-18 337	.	.	.	2 602	-15 735
F522	Non-MMF investment fund shares	.	35 173	.	.	-4 952	30 221
F6	Insurance, pension and standardized guarantee	.	28 270	111	.	-1 178	27 203
F61	Non-life insurance technical reserves	.	-12 275	.	.	-1 178	-13 453
F62	Life insurance and annuity entitlements	.	26 564	.	.	.	26 564
F63	Pension entitlements	.	13 942	.	.	.	13 942
F71	Financial derivatives	334 422	35 259	1 935	7 999	139	253 454
F8	Other accounts receivable or payable	24 254	-7 384	-42 620	131 806	875	154 814
F81	Trade credits and advances	-492	12 658	1 470	124 312	2 960	13 012
F89	Other accounts receivable/payable, excluding trade credits and advances	24 746	-20 042	-44 090	7 494	-2 084	141 802
F	Total liabilities	360 653	264 194	81 080	528 606	84 871	613 419
B9F	Net financial transactions (6)	21 003	-109 581	-120 492	52 466	89 706	0

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