



Semi definitive Financial accounts and financial balance sheets Year 2022

CONTENTS

Assets

[Stocks Assets](#)

Liabilities and Net Worth

[Stocks Liabilities](#)

Net Acquisitions of Financial Assets

[Flows Assets](#)

Net Incurrence of Liabilities and Net Financial transactions

[Flows Liabilities](#)

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	5 147 008	318 314	279 642	953 246	2 024 807	11 603 974
F21	Currency	10 284	2 864	39	21 481	118 860	299 474
F22	Transferable deposits	283 585	119 878	267 808	704 166	673 527	2 398 005
F28	Interest accrued but not yet due on deposits	4 318	89	162	980	3 205	11 888
F29	Other deposits	4 848 821	195 482	11 633	226 620	1 229 215	8 894 606
F3	Debt securities	2 051 777	1 790 394	49 864	158 440	38 272	6 624 610
F3.S	Short-term debt securities	457 244	79 286	519	6 079	1 996	821 080
F3.L	Long-term debt securities	1 594 533	1 711 108	49 345	152 361	36 276	5 803 530
F4	Loans	4 245 708	407 936	189 429	2 267 888	10 862	7 806 134
F4.S	Short-term loans	1 008 017	129 367	15 013	1 015 837	2 248	2 701 314
F4.L	Long-term loans granted	3 237 691	278 569	174 416	1 252 051	8 614	5 104 820
F5	Equity and investment fund shares	640 135	2 584 194	593 333	8 135 644	1 910 337	16 369 616
F511	Listed shares	119 110	569 153	130 827	907 621	287 590	3 154 146
F51M (5)	Unlisted shares and other equity	441 066	838 270	337 300	7 015 786	1 280 665	11 046 811
F521	Money market fund shares	19 671	167 345	8 635	75 470	6 067	371 554
F522	Non-MMF investment fund shares	60 288	1 009 427	116 572	136 766	336 015	1 797 105
F6	Insurance, pension and standardized guarantee	2 169	152 460	4 991	41 377	2 011 549	2 255 336
F61	Non-life insurance technical reserves	1 451	152 460	4 991	41 377	93 171	319 767
F62	Life insurance and annuity entitlements	.	.	.	.	1 709 424	1 724 833
F63	Pension entitlements	.	.	.	.	208 954	209 978
F71	Financial derivatives	1 713 619	308 238	1 572	17 858	775	3 858 394
F8	Other accounts receivable or payable	524 587	99 455	457 618	1 858 927	526 498	3 797 943
F81	Trade credits and advances	509	49 393	69 637	1 011 441	43 113	1 351 464
F89	Other accounts receivable/payable, excluding trade credits and advances	524 078	50 062	387 981	847 486	483 385	2 446 479
F	Total assets	14 496 238	5 660 991	1 576 449	13 433 380	6 523 100	52 524 104
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 17th 2025

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 ⁽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	9 807 956	0	195 205	0	1 600 813	11 603 974
F21	Currency	299 470	.	.	.	4	299 474
F22	Transferable deposits	2 009 633	0	189 363	0	199 009	2 398 005
F28	Interest accrued but not yet due on deposits	9 168	.	259	.	0	11 888
F29	Other deposits	7 489 685	0	5 583	0	1 399 338	8 894 606
F3	Debt securities	1 296 067	396 124	2 446 886	631 744	.	1 853 788
F3.S	Short-term debt securities	215 586	99 158	197 021	54 457	.	821 080
F3.L	Long-term debt securities	1 080 481	296 966	2 249 865	577 287	.	5 803 530
F4	Loans	63 001	615 281	387 186	3 607 053	1 747 851	1 385 762
F4.S	Short-term loans	9 671	295 591	23 220	1 270 706	34 059	2 701 314
F4.L	Long-term loans granted	53 330	319 690	363 966	2 336 347	1 713 792	5 104 820
F5	Equity and investment fund shares	832 968	2 021 972	31 597	10 398 053	0	3 085 025
F511	Listed shares	117 842	97 627	.	2 348 202	.	3 154 146
F51M ⁽⁵⁾	Unlisted shares and other equity	355 489	512 914	31 597	8 049 851	0	11 046 811
F521	Money market fund shares	359 637	.	.	.	11 917	371 554
F522	Non-MMF investment fund shares	.	1 411 430	.	.	385 675	1 797 105
F6	Insurance, pension and standardized guarantee	.	2 234 697	718	.	19 920	2 255 336
F61	Non-life insurance technical reserves	.	299 847	.	.	19 920	319 767
F62	Life insurance and annuity entitlements	.	1 724 833	.	.	.	1 724 833
F63	Pension entitlements	.	209 978	.	.	.	209 978
F71	Financial derivatives	1 732 496	384 098	1 692	17 793	1 130	1 721 185
F8	Other accounts receivable or payable	951 366	130 562	416 266	1 336 397	326 152	637 200
F81	Trade credits and advances	28 143	46 385	41 893	1 029 884	52 987	1 351 464
F89	Other accounts receivable/payable, excluding trade credits and advances	923 223	84 176	374 374	306 514	273 165	2 446 479
F	Total liabilities	14 720 719	5 782 734	3 479 551	15 991 041	2 075 132	10 474 927
BF90	Financial net worth ⁽⁶⁾	-224 482	-121 744	-1 903 102	-2 557 661	4 447 967	359 021

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 17th 2025

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 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	-160 310	-22 521	-25 091	18 508	86 530	129 642	26 759
F21	Currency	-123	245	-4	1 841	10 186	-6 781	5 365
F22	Transferable deposits	-855 549	-48 428	-30 761	-43 754	6 333	-8 430	-980 589
F28	Interest accrued but not yet due on deposits	7 388	16	120	190	246	2 297	10 257
F29	Other deposits	687 973	25 645	5 554	60 231	69 765	142 557	991 725
F3	Debt securities	94 610	13 772	1 923	39 732	6 469	157 217	313 724
F3.S	Short-term debt securities	13 612	5 402	359	2 958	1 113	-27 284	-3 840
F3.L	Long-term debt securities	80 998	8 370	1 564	36 774	5 356	184 500	317 564
F4	Loans	151 267	66 277	17 878	176 150	36	35 609	447 217
F4.S	Short-term loans	-5 461	19 448	2 331	71 201	67	25 691	113 277
F4.L	Long-term loans granted	156 728	46 829	15 546	104 949	-30	9 918	333 940
F5	Equity and investment fund shares	-51 957	92 569	-1 294	124 826	37 160	50 545	251 848
F511	Listed shares	-48 691	-7 465	-2 237	13 557	3 266	-15 337	-56 907
F51M ⁽⁵⁾	Unlisted shares and other equity	18 397	84 873	-2 049	108 853	23 153	63 614	296 841
F521	Money market fund shares	-10 981	-4 827	-53	-5 970	1 960	3 966	-15 905
F522	Non-MMF investment fund shares	-10 683	19 988	3 046	8 386	8 781	-1 699	27 819
F6	Insurance, pension and standardized guarantee	88	-15 439	-332	-419	37 123	5 990	27 011
F61	Non-life insurance technical reserves	-23	-15 439	-332	-419	-1 509	4 269	-13 453
F62	Life insurance and annuity entitlements	.	.	.	.	9 712	2 479	12 192
F63	Pension entitlements	.	.	.	.	28 920	-797	28 122
F71	Financial derivatives	339 183	-3 834	1 291	8 544	-180	288 204	633 208
F8	Other accounts receivable or payable	99 594	21 076	-39 199	202 567	19 496	12 622	316 155
F81	Trade credits and advances	5	12 018	4 362	103 515	2 161	24 584	146 645
F89	Other accounts receivable/payable, excluding trade credits and advances	99 589	9 058	-43 562	99 052	17 335	-11 962	169 510
F	Total assets	473 681	151 900	-44 824	569 908	186 635	679 830	2 017 130
B9F	Net financial transactions ⁽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 17th 2025

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 Account

Net Incurrence of Liabilities and Net Financial transactions
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	-99 754	0	4 517	0	121 995	26 759
F21	Currency	5 365	.	.	.	0	5 365
F22	Transferable deposits	-1 001 292	0	3 965	0	16 739	-980 589
F28	Interest accrued but not yet due on deposits	8 162	.	51	0	2 044	10 257
F29	Other deposits	888 012	0	501	0	103 212	991 725
F3	Debt securities	100 229	30 980	99 854	-5 096	.	313 724
F3.S	Short-term debt securities	29 001	8 272	-42 674	2 218	-658	-3 840
F3.L	Long-term debt securities	71 228	22 708	142 528	-7 314	88 414	317 564
F4	Loans	7 480	86 871	16 072	285 159	83 803	447 217
F4.S	Short-term loans	3 575	50 312	-698	120 933	385	113 277
F4.L	Long-term loans granted	3 905	36 559	16 770	164 226	83 418	333 940
F5	Equity and investment fund shares	-4 029	96 101	692	110 394	0	251 848
F511	Listed shares	-1 003	-14 732	.	-8 610	-32 562	-56 907
F51M (5)	Unlisted shares and other equity	15 481	78 062	692	119 004	0	296 841
F521	Money market fund shares	-18 507	.	.	.	2 602	-15 905
F522	Non-MMF investment fund shares	.	32 771	.	.	-4 952	27 819
F6	Insurance, pension and standardized guarantee	.	28 078	111	.	-1 178	27 011
F61	Non-life insurance technical reserves	.	-12 275	.	.	-1 178	-13 453
F62	Life insurance and annuity entitlements	.	12 192	.	.	.	12 192
F63	Pension entitlements	.	28 122	.	.	.	28 122
F71	Financial derivatives	334 422	35 259	1 935	7 999	139	633 208
F8	Other accounts receivable or payable	14 750	-7 382	-43 899	176 240	-1 300	316 155
F81	Trade credits and advances	-493	12 659	1 447	117 050	2 970	146 645
F89	Other accounts receivable/payable, excluding trade credits and advances	15 242	-20 042	-45 346	59 190	-4 269	169 510
F	Total liabilities	353 099	269 906	79 283	574 696	82 642	2 017 130
B9F	Net financial transactions (6)	120 583	-118 006	-124 107	-4 788	103 993	0

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 17th 2025

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

Source : Banque de France
Contact : sesof@banque-france.fr