



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)

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	5 150 686	315 882	279 642	952 858	2 024 504	11 594 703
F21	Currency	10 284	2 864	39	21 481	118 860	299 474
F22	Transferable deposits	283 777	119 402	267 808	703 778	673 224	2 397 038
F28	Interest accrued but not yet due on deposits	4 317	89	162	980	3 205	11 891
F29	Other deposits	4 852 308	193 527	11 633	226 620	1 229 215	8 886 300
F3	Debt securities	2 052 268	1 790 754	49 860	157 661	38 662	6 628 002
F3.S	Short-term debt securities	461 526	79 286	519	6 078	2 036	824 939
F3.L	Long-term debt securities	1 590 742	1 711 468	49 341	151 583	36 626	5 803 063
F4	Loans	4 245 731	406 743	189 429	2 263 682	10 862	7 808 518
F4.S	Short-term loans	1 010 021	128 115	15 013	1 012 333	2 248	2 706 335
F4.L	Long-term loans granted	3 235 710	278 628	174 416	1 251 349	8 614	5 102 183
F5	Equity and investment fund shares	639 778	2 588 248	603 893	8 040 262	1 900 341	16 288 227
F511	Listed shares	119 110	569 166	141 461	876 941	288 112	3 136 221
F51M ⁽⁵⁾	Unlisted shares and other equity	441 066	841 961	337 226	6 951 165	1 269 211	10 982 499
F521	Money market fund shares	19 671	167 345	8 635	75 469	6 100	371 587
F522	Non-MMF investment fund shares	59 930	1 009 776	116 572	136 686	336 917	1 797 920
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	19 715	775	1 817 984
F8	Other accounts receivable or payable	507 989	99 518	457 618	1 851 556	519 858	3 766 677
F81	Trade credits and advances	509	49 363	69 637	1 010 808	43 113	1 350 891
F89	Other accounts receivable/payable, excluding trade credits and advances	507 480	50 155	387 981	840 748	476 745	2 415 787
F	Total assets	14 483 475	5 661 844	1 587 005	13 327 112	6 506 551	52 411 464
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 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

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) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs				
F1	Monetary gold and SDRs	36 865	.	.	.	171 234	208 099
F2	Currency and deposits	9 798 130	0	195 205	0	1 601 368	11 594 703
F21	Currency	299 470	.	.	.	4	299 474
F22	Transferable deposits	2 009 640	0	189 363	0	198 035	2 397 038
F28	Interest accrued but not yet due on deposits	9 172	.	259	.	0	11 891
F29	Other deposits	7 479 847	0	5 583	0	1 400 870	8 886 300
F3	Debt securities	1 296 084	395 962	2 446 387	631 768	1 857 800	6 628 002
F3.S	Short-term debt securities	215 586	99 158	197 021	54 457	258 717	824 939
F3.L	Long-term debt securities	1 080 498	296 804	2 249 366	577 311	1 599 083	5 803 063
F4	Loans	62 998	625 917	387 186	3 586 024	1 747 848	7 808 518
F4.S	Short-term loans	9 671	302 671	23 220	1 253 414	34 059	2 706 335
F4.L	Long-term loans granted	53 327	323 246	363 966	2 332 610	1 713 789	5 102 183
F5	Equity and investment fund shares	832 967	2 026 178	31 597	10 376 009	0	16 288 227
F511	Listed shares	117 842	97 627	.	2 348 202	.	3 136 221
F51M (5)	Unlisted shares and other equity	355 488	516 784	31 597	8 027 807	0	10 982 499
F521	Money market fund shares	359 637	.	.	.	11 950	371 587
F522	Non-MMF investment fund shares	.	1 411 767	.	.	386 154	1 797 920
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	19 445	1 130	3 861 903
F8	Other accounts receivable or payable	943 724	125 377	416 359	1 330 957	329 988	3 766 677
F81	Trade credits and advances	18 135	41 200	41 893	1 045 201	52 987	1 350 891
F89	Other accounts receivable/payable, excluding trade credits and advances	925 589	84 176	374 467	285 756	277 001	2 415 787
F	Total liabilities	14 703 264	5 792 230	3 479 145	15 944 204	2 078 965	52 411 464
BF90	Financial net worth (6)	-219 789	-130 387	-1 892 140	-2 617 091	4 427 586	0

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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) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 207	.	.	.	.	0	1 207
F2	Currency and deposits	-152 149	-22 621	-25 091	18 115	86 601	127 692	32 546
F21	Currency	-123	245	-4	1 841	10 186	-6 781	5 365
F22	Transferable deposits	-855 922	-48 448	-30 761	-44 147	6 404	-6 981	-979 855
F28	Interest accrued but not yet due on deposits	7 384	16	120	190	246	2 305	10 261
F29	Other deposits	696 512	25 565	5 554	60 231	69 765	139 149	996 776
F3	Debt securities	95 154	15 440	1 923	39 831	6 597	161 004	319 949
F3.S	Short-term debt securities	17 749	5 402	359	2 959	1 056	-27 345	179
F3.L	Long-term debt securities	77 405	10 038	1 564	36 873	5 541	188 349	319 770
F4	Loans	144 557	66 035	17 878	175 207	36	37 301	441 013
F4.S	Short-term loans	-8 986	19 091	2 331	72 060	67	27 330	111 894
F4.L	Long-term loans granted	153 543	46 943	15 546	103 146	-30	9 970	329 119
F5	Equity and investment fund shares	-53 004	94 872	-1 294	127 108	44 541	51 761	263 984
F511	Listed shares	-49 715	-7 599	-2 237	7 894	7 213	-14 804	-59 248
F51M (5)	Unlisted shares and other equity	18 397	85 574	-2 049	116 871	25 686	64 310	308 790
F521	Money market fund shares	-10 981	-4 827	-53	-5 976	1 991	3 966	-15 880
F522	Non-MMF investment fund shares	-10 706	21 724	3 046	8 318	9 651	-1 711	30 322
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	10 391	-180	289 825	636 676
F8	Other accounts receivable or payable	91 724	21 005	-39 199	197 208	15 422	6 644	292 804
F81	Trade credits and advances	5	11 947	4 362	104 049	2 161	24 661	147 185
F89	Other accounts receivable/payable, excluding trade credits and advances	91 720	9 058	-43 562	93 158	13 262	-18 017	145 619
F	Total assets	466 760	155 457	-44 824	567 440	190 141	680 217	2 015 191
B9F	Net financial transactions (6)	.	.	.	.	.	.	.

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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) Monetary financial institutions (MFI)	S12M (2) Financial corporations other than MFIs					
F1	Monetary gold and SDRs	0	.	.	.	.	1 207	1 207
F2	Currency and deposits	-101 704	0	4 517	0	0	129 733	32 546
F21	Currency	5 365	.	.	.	.	0	5 365
F22	Transferable deposits	-999 843	0	3 965	0	0	16 023	-979 855
F28	Interest accrued but not yet due on deposits	8 170	.	51	.	0	2 039	10 261
F29	Other deposits	884 604	0	501	0	.	111 671	996 776
F3	Debt securities	101 480	30 980	99 854	-5 097	.	92 732	319 949
F3.S	Short-term debt securities	29 001	8 272	-42 674	2 218	.	3 361	179
F3.L	Long-term debt securities	72 479	22 708	142 528	-7 315	.	89 370	319 770
F4	Loans	7 524	87 237	16 072	270 204	83 814	-23 839	441 013
F4.S	Short-term loans	3 575	50 522	-698	107 867	385	-49 757	111 894
F4.L	Long-term loans granted	3 949	36 715	16 770	162 337	83 429	25 919	329 119
F5	Equity and investment fund shares	-4 029	99 426	692	121 409	0	46 486	263 984
F511	Listed shares	-1 003	-14 732	.	-8 610	.	-34 903	-59 248
F51M (5)	Unlisted shares and other equity	15 481	79 595	692	130 019	0	83 002	308 790
F521	Money market fund shares	-18 507	.	.	.	.	2 627	-15 880
F522	Non-MMF investment fund shares	.	34 563	.	.	.	-4 241	30 322
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	9 620	139	255 301	636 676
F8	Other accounts receivable or payable	10 348	-9 793	-43 998	166 028	3 307	166 912	292 804
F81	Trade credits and advances	-4 994	10 249	1 447	125 181	2 969	12 332	147 185
F89	Other accounts receivable/payable, excluding trade credits and advances	15 341	-20 042	-45 445	40 847	338	154 580	145 619
F	Total liabilities	348 041	271 187	79 184	562 164	87 260	667 354	2 015 191
B9F	Net financial transactions (6)	118 719	-115 730	-124 008	5 276	102 881	12 863	0

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