



Semi Definitive Financial Accounts and Financial Balance Sheets Year 2024

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Source : Banque de France - DGSEI - DSMF – SESOF

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Semi Definitive Financial Balance Sheet

Stocks - Assets

Year 2024

		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⁾	S12M ⁽²⁾					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	237 544	.	.	.	36 945	274 489	
F2	Currency and deposits	4 822 976	329 415	231 641	908 440	2 107 624	3 050 587	11 450 683
F21	Currency	10 199	3 373	36	25 298	139 981	117 783	296 669
F22	Transferable deposits	258 290	110 434	165 088	580 199	597 268	319 495	2 030 774
F28	Interest accrued but not yet due on deposits	31 311	224	129	2 155	9 098	7 704	50 620
F29	Other deposits	4 523 177	215 383	66 389	300 788	1 361 277	2 605 606	9 072 620
F3	Debt securities	2 472 868	1 988 560	49 328	203 688	55 872	3 139 646	7 909 961
F3.S	Short-term debt securities	467 437	84 920	346	5 976	2 316	356 454	917 449
F3.L	Long-term debt securities	2 005 431	1 903 640	48 982	197 712	53 556	2 783 192	6 992 513
F4	Loans	4 401 432	613 063	181 687	2 467 546	11 288	756 780	8 431 796
F4.S	Short-term loans	1 126 793	175 620	18 503	1 093 738	2 799	579 297	2 996 749
F4.L	Long-term loans granted	3 274 639	437 444	163 184	1 373 808	8 490	177 483	5 435 047
F5	Equity and investment fund shares	759 423	3 075 081	735 844	9 118 477	2 162 833	2 780 071	18 631 730
F511	Listed shares	195 655	727 865	127 365	892 827	319 800	1 261 389	3 524 900
F51M ⁽⁵⁾	Unlisted shares and other equity	454 849	972 966	458 873	7 950 529	1 433 518	1 249 922	12 520 657
F521	Money market fund shares	23 235	182 708	10 023	107 322	23 660	106 123	453 070
F522	Non-MMF investment fund shares	85 684	1 191 541	139 585	167 799	385 856	162 638	2 133 103
F6	Insurance, pension and standardized guarantee	2 471	160 108	5 652	46 970	2 194 626	47 467	2 457 293
F61	Non-life insurance technical reserves	1 646	160 108	5 652	46 970	105 738	32 710	352 824
F62	Life insurance and annuity entitlements	.	.	.	.	1 859 238	13 770	1 873 008
F63	Pension entitlements	.	.	.	.	229 650	986	230 636
F71	Financial derivatives	1 634 303	396 622	4 029	15 321	2 270	1 888 737	3 941 282
F8	Other accounts receivable or payable	514 234	101 988	433 450	1 996 726	553 432	341 706	3 941 536
F81	Trade credits and advances	5 490	63 681	69 781	1 094 866	47 435	184 059	1 465 312
F89	Other accounts receivable/payable, excluding trade credits and advances	508 745	38 307	363 668	901 860	505 997	157 647	2 476 224
F	Total assets	14 845 251	6 664 836	1 641 631	14 757 168	7 087 946	12 041 938	57 038 769
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, 2026

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 2024

		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)	S12M (2)				
		Monetary financial institutions (MFI)	Financial corporations other than MFIs				
F1	Monetary gold and SDRs	36 945	.	.	.	237 544	274 489
F2	Currency and deposits	9 610 655	0	178 409	0	1 661 619	11 450 683
F21	Currency	296 665	.	.	.	4	296 669
F22	Transferable deposits	1 677 350	0	169 123	0	184 301	2 030 774
F28	Interest accrued but not yet due on deposits	42 240	.	322	.	8 059	50 620
F29	Other deposits	7 594 401	0	8 964	0	1 469 255	9 072 620
F3	Debt securities	1 685 874	525 005	2 789 644	691 075	.	2 218 363
F3.S	Short-term debt securities	233 915	130 360	267 267	44 003	.	917 449
F3.L	Long-term debt securities	1 451 959	394 645	2 522 377	647 072	.	6 992 513
F4	Loans	63 514	854 348	388 655	3 797 701	1 767 688	8 431 796
F4.S	Short-term loans	7 586	402 389	28 855	1 304 720	32 585	2 996 749
F4.L	Long-term loans granted	55 928	451 959	359 800	2 492 981	1 735 103	5 435 047
F5	Equity and investment fund shares	1 017 919	2 360 057	32 698	11 422 360	0	3 798 696
F511	Listed shares	131 139	106 699	.	2 469 452	.	3 524 900
F51M (5)	Unlisted shares and other equity	453 090	611 976	32 698	8 952 908	0	12 520 657
F521	Money market fund shares	433 690	.	.	.	19 380	453 070
F522	Non-MMF investment fund shares	.	1 641 381	.	.	491 722	2 133 103
F6	Insurance, pension and standardized guarantee	.	2 434 403	824	.	22 066	2 457 293
F61	Non-life insurance technical reserves	.	330 758	.	.	22 066	352 824
F62	Life insurance and annuity entitlements	.	1 873 008	.	.	.	1 873 008
F63	Pension entitlements	.	230 636	.	.	.	230 636
F71	Financial derivatives	1 653 740	509 449	933	20 700	2 661	3 941 282
F8	Other accounts receivable or payable	1 030 519	105 966	387 817	1 378 182	333 318	3 941 536
F81	Trade credits and advances	7 127	40 836	46 539	1 149 794	57 400	1 465 312
F89	Other accounts receivable/payable, excluding trade credits and advances	1 023 391	65 130	341 278	228 388	275 918	2 476 224
F	Total liabilities	15 099 165	6 789 227	3 778 980	17 310 019	2 103 667	57 038 769
BF90	Financial net worth (6)	-253 914	-124 391	-2 137 349	-2 552 851	4 984 279	0

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Produced April 17th, 2026

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Semi Definitive Financial Account

Net Acquisitions of Financial Assets
Year 2024

		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⁾	S12M ⁽²⁾					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	1 356	.	.	.	0	1 356	
F2	Currency and deposits	-249 542	41 534	8 722	-20 269	29 284	33 698	-156 572
F21	Currency	69	286	-1	2 143	11 856	-14 007	346
F22	Transferable deposits	-3 376	10 104	-27 070	-22 751	-16 556	19 684	-39 964
F28	Interest accrued but not yet due on deposits	-1 340	38	-13	195	1 576	80	535
F29	Other deposits	-244 895	31 106	35 806	145	32 408	27 941	-117 488
F3	Debt securities	197 613	82 402	-2 744	14 498	4 519	211 584	507 872
F3.S	Short-term debt securities	-1 337	5 358	-555	-1 111	176	20 671	23 202
F3.L	Long-term debt securities	198 950	77 044	-2 189	15 609	4 344	190 913	484 670
F4	Loans	100 732	87 664	-4 965	97 293	-366	44 626	324 985
F4.S	Short-term loans	93 513	28 046	931	20 705	-239	31 253	174 209
F4.L	Long-term loans granted	7 219	59 617	-5 896	76 588	-126	13 373	150 776
F5	Equity and investment fund shares	62 842	170 751	10 489	43 744	41 652	72 940	402 418
F511	Listed shares	26 991	45 656	8 203	-3 098	2 639	12 435	92 826
F51M ⁽⁵⁾	Unlisted shares and other equity	12 900	88 093	-2 322	14 642	7 994	37 929	159 234
F521	Money market fund shares	2 833	-15 459	1 352	14 304	8 120	11 581	22 731
F522	Non-MMF investment fund shares	20 118	52 462	3 256	17 895	22 900	10 995	127 627
F6	Insurance, pension and standardized guarantee	119	9 349	218	2 144	58 592	4 086	74 509
F61	Non-life insurance technical reserves	74	9 349	218	2 144	4 746	4 877	21 408
F62	Life insurance and annuity entitlements	.	.	.	.	47 991	-755	47 236
F63	Pension entitlements	.	.	.	.	5 855	-36	5 819
F71	Financial derivatives	407 904	-26 598	344	3 105	1 709	373 313	759 777
F8	Other accounts receivable or payable	-36 832	1 649	10 996	141 719	23 679	7 683	148 895
F81	Trade credits and advances	3 132	2 859	1 264	67 979	2 161	7 945	85 340
F89	Other accounts receivable/payable, excluding trade credits and advances	-39 963	-1 210	9 732	73 741	21 518	-262	63 555
F	Total assets	484 193	366 752	23 060	282 234	159 071	747 930	2 063 240
B9F	Net financial transactions ⁽⁶⁾

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Semi Definitive Financial Account

Net Incurrence of Liabilities and Net Financial transactions
Year 2024

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)	S12M (2)					
		Monetary financial institutions (MFI)	Financial corporations other than MFIs					
F1	Monetary gold and SDRs	0	.	.	.	.	1 356	1 356
F2	Currency and deposits	-78 687	0	-5 649	0	0	-72 236	-156 572
F21	Currency	346	.	.	.	.	0	346
F22	Transferable deposits	-20 235	0	-6 570	0	0	-13 159	-39 964
F28	Interest accrued but not yet due on deposits	-254	.	-28	.	0	817	535
F29	Other deposits	-58 544	0	949	0	.	-59 893	-117 488
F3	Debt securities	99 653	55 684	179 888	5 871	.	166 776	507 872
F3.S	Short-term debt securities	-15 391	7 371	60 110	-4 496	.	-24 393	23 202
F3.L	Long-term debt securities	115 044	48 313	119 778	10 366	.	191 169	484 670
F4	Loans	1 123	127 013	6 788	104 647	2 789	82 624	324 985
F4.S	Short-term loans	-1 210	65 838	5 404	18 318	698	85 160	174 209
F4.L	Long-term loans granted	2 333	61 175	1 383	86 329	2 091	-2 536	150 776
F5	Equity and investment fund shares	27 761	128 330	400	89 211	0	156 716	402 418
F511	Listed shares	-1 371	-675	.	2 303	.	92 569	92 826
F51M (5)	Unlisted shares and other equity	6 421	31 443	400	86 908	0	34 061	159 234
F521	Money market fund shares	22 711	.	.	.	.	20	22 731
F522	Non-MMF investment fund shares	.	97 562	.	.	.	30 065	127 627
F6	Insurance, pension and standardized guarantee	.	74 326	45	.	.	138	74 509
F61	Non-life insurance technical reserves	.	21 270	.	.	.	138	21 408
F62	Life insurance and annuity entitlements	.	47 236	.	.	.	.	47 236
F63	Pension entitlements	.	5 819	.	.	.	.	5 819
F71	Financial derivatives	412 692	-5 119	-2 759	6 309	2 058	346 596	759 777
F8	Other accounts receivable or payable	38 694	-8 676	12 449	60 908	-9 164	54 684	148 895
F81	Trade credits and advances	-4 523	-1 141	1 524	75 590	2 516	11 375	85 340
F89	Other accounts receivable/payable, excluding trade credits and advances	43 217	-7 534	10 925	-14 682	-11 680	43 309	63 555
F	Total liabilities	501 235	371 558	191 163	266 946	-4 316	736 655	2 063 240
B9F	Net financial transactions (6)	-17 042	-4 806	-168 103	15 288	163 387	11 275	0

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