

# FRANCE

## Institutional sectors

### 3.5 Households <sup>1)</sup>

(EUR billions, current prices)

	2019	2020	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	63.4	171.5	17.1	-9.1	31.1	24.6	18.1
<b>Transactions in assets (F)</b>	126.5	242.5	46.8	3.5	78.0	65.4	40.8
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	88.9	165.8	30.9	7.3	27.8	28.1	30.4
Currency (F21)	7.8	13.7	2.9	2.5	1.8	3.2	2.4
Deposits (F2M)	81.0	152.2	28.0	4.8	26.0	24.9	28.0
Debt securities (F3)	-3.2	-2.7	0.2	-0.4	0.1	1.1	1.3
Short-term debt securities (F3.S)	0.4	-0.3	-0.1	0.0	0.1	0.0	0.3
Long-term debt securities (F3.L)	-3.5	-2.4	0.2	-0.4	0.0	1.1	1.0
Loans (F4)	-0.2	0.4	-0.1	-0.8	1.1	0.4	-0.1
Short-term loans (F4.S)	-0.2	0.4	-0.1	-0.7	1.1	0.3	-0.1
Long-term loans (F4.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	-22.3	34.0	-0.5	5.3	-1.3	22.2	2.4
Listed shares (F511)	-8.5	14.2	2.8	1.0	-1.8	4.9	-0.4
Unlisted shares and other equity (F51M)	-9.8	21.1	-0.3	7.8	7.0	5.3	2.5
Investment fund shares (F52)	-4.0	-1.3	-3.0	-3.5	-6.5	12.1	0.3
Insurance, pension and standardised guarantees (F6)	39.7	8.7	5.9	4.5	16.0	5.3	2.7
Life insurance (F62)	36.6	4.8	6.3	8.5	10.4	8.0	3.4
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	3.1	3.9	-0.4	-4.0	5.6	-2.6	-0.6
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	23.6	36.2	10.4	-12.4	34.2	8.3	4.1
<b>Transactions in liabilities (F)</b>	63.1	71.0	29.6	12.6	46.8	40.8	22.7
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	91.1	68.7	24.8	22.9	16.3	28.7	23.3
Short-term loans (F4.S)	2.2	2.0	-3.5	2.3	-1.3	2.5	-0.9
Long-term loans (F4.L)	88.9	66.7	28.2	20.7	17.6	26.1	24.2
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)							
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)							
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	-28.0	2.3	4.9	-10.3	30.5	12.1	-0.6

Sources: National statistical authorities.

1) Including non-profit institutions serving households (NPISH).

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## Institutional sectors

### 3.5 Households (cont'd) <sup>1)</sup>

(EUR billions, current prices)

	2019	2020	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	385.1	42.5	-12.6	108.1	-162.2	-255.8	-58.6
<b>Other changes in financial assets (F)</b>	382.1	41.6	-12.8	105.8	-162.3	-255.6	-74.5
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.8	-1.1	0.5	0.3	0.1	0.6	0.6
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.8	-1.1	0.5	0.3	0.1	0.6	0.6
Debt securities (F3)	2.9	-1.1	0.0	-0.2	-1.1	-1.2	-0.4
Short-term debt securities (F3.S)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	2.8	-1.0	0.0	-0.2	-1.1	-1.2	-0.5
Loans (F4)	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	244.8	-6.1	-15.3	91.1	-50.8	-114.8	-5.4
Listed shares (F511)	61.8	-10.0	-4.5	25.7	-18.6	-38.6	-7.2
Unlisted shares and other equity (F51M)	148.6	12.6	-12.8	65.0	-51.5	-45.8	-7.1
Investment fund shares (F52)	34.4	-8.7	2.0	0.4	19.4	-30.4	8.9
Insurance, pension and standardised guarantees (F6)	134.0	50.2	2.0	14.5	-110.7	-140.2	-69.3
Life insurance (F62)	130.6	51.8	2.4	14.5	-109.1	-139.3	-67.2
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	3.4	-1.6	-0.4	0.0	-1.5	-0.9	-2.0
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	-0.6	-0.4	0.0	0.0	0.0	0.0	0.0
<b>Other changes in liabilities (F)</b>	-3.0	-0.8	-0.2	-2.3	-0.1	0.2	-15.9
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	-2.9	-0.5	-0.3	-2.4	-0.3	0.1	-3.4
Short-term loans (F4.S)	0.0	-0.1	0.0	0.0	0.0	0.1	0.1
Long-term loans (F4.L)	-2.9	-0.5	-0.3	-2.5	-0.3	0.1	-3.4
Equity and investment fund shares (F5)	0.4	0.4	0.1	0.1	0.1	0.1	0.1
Listed shares (F511)							
Unlisted shares and other equity (F51M)	0.4	0.4	0.1	0.1	0.1	0.1	0.1
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)							
Life insurance (F62)							
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	-0.5	-0.7	0.0	0.0	0.1	0.0	-12.6

Sources: National statistical authorities.

<sup>1)</sup> Including non-profit institutions serving households (NPISH).

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## Institutional sectors

### 3.5 Households (cont'd) <sup>1)</sup>

(EUR billions, current prices)

	2019	2020	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	4,134.8	4,348.7	4,579.4	4,678.3	4,547.2	4,316.0	4,275.6
<b>Financial assets (F)</b>	5,872.0	6,156.0	6,458.4	6,567.7	6,483.3	6,293.1	6,259.4
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	1,653.2	1,818.0	1,929.2	1,936.9	1,964.8	1,993.5	2,024.5
Currency (F21)	82.7	96.4	106.2	108.7	110.5	113.7	116.1
Deposits (F2M)	1,570.5	1,721.6	1,823.1	1,828.2	1,854.3	1,879.8	1,908.4
Debt securities (F3)	41.4	37.6	36.8	36.3	35.3	35.3	36.1
Short-term debt securities (F3.S)	1.5	1.2	1.0	1.0	1.1	1.1	1.4
Long-term debt securities (F3.L)	39.9	36.5	35.8	35.3	34.3	34.2	34.7
Loans (F4)	10.5	10.9	11.3	10.6	11.7	12.0	11.9
Short-term loans (F4.S)	2.1	2.5	2.9	2.2	3.3	3.6	3.5
Long-term loans (F4.L)	8.4	8.4	8.4	8.4	8.4	8.4	8.4
Equity and investment fund shares (F5)	1,651.9	1,679.8	1,805.6	1,902.0	1,849.9	1,757.3	1,754.3
Listed shares (F511)	305.6	309.8	334.8	361.5	341.1	307.4	299.7
Unlisted shares and other equity (F51M)	1,044.4	1,078.1	1,160.2	1,233.0	1,188.5	1,147.9	1,143.4
Investment fund shares (F52)	302.0	292.0	310.5	307.4	320.3	302.0	311.2
Insurance, pension and standardised guarantees (F6)	2,177.4	2,236.3	2,251.4	2,270.4	2,175.8	2,040.9	1,974.4
Life insurance (F62)	2,080.2	2,136.8	2,147.6	2,170.6	2,071.9	1,940.5	1,876.7
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	97.2	99.5	103.9	99.8	103.9	100.3	97.7
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	337.6	373.4	424.0	411.6	445.8	454.1	458.3
<b>Liabilities (F)</b>	1,737.2	1,807.3	1,879.0	1,889.3	1,936.1	1,977.1	1,983.9
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	1,516.5	1,584.6	1,648.2	1,668.7	1,684.7	1,713.5	1,733.4
Short-term loans (F4.S)	32.8	34.7	31.3	33.6	32.3	34.9	34.1
Long-term loans (F4.L)	1,483.6	1,549.9	1,616.9	1,635.1	1,652.3	1,678.5	1,699.3
Equity and investment fund shares (F5)	10.5	10.9	11.2	11.2	11.3	11.4	11.5
Listed shares (F511)							
Unlisted shares and other equity (F51M)	10.5	10.9	11.2	11.2	11.3	11.4	11.5
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)							
Pension schemes (F6M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	210.2	211.9	219.7	209.4	240.0	252.2	238.9

Sources: National statistical authorities.

<sup>1)</sup> Including non-profit institutions serving households (NPISH).