

FACTS AND FIGURES N°01

THE FRENCH BANKING SECTOR



FÉDÉRATION
BANCAIRE
FRANÇAISE

FRENCH BANKS



**99% OF FRENCH PEOPLE
HAVE A BANK ACCOUNT**

/ Observatoire de la microfinance /



**347 BANKS
37,209 BRANCHES**

/ ACPR 2018 – ECB 2017 /

2.1% THIS IS
BANKS'
CONTRIBUTION
TO TOTAL **ADDED VALUE** IN FRANCE

/ Insee, 2017 / FBF calculations /

**EUROPEAN
CHAMPIONS**

**4 FRENCH BANKS
AMONG THE TOP NINE
IN EUROPE**

/ The Banker, July 2017 /

**TOP
EMPLOYERS**

**2% OF PRIVATE
SECTOR WITH
366,200 EMPLOYEES**

/ FBF - 2017 /

555



BANK BRANCHES PER 1 MILLION INHABITANTS

/ ECB - Eurostat – 2017 /

LOANS

95% OF SMEs

OBTAIN AT LEAST 75% OR MORE OF THE INVESTMENT LOANS THEY REQUESTED.

/ Banque de France,
1st quarter of 2018 /

967 BILLION
EUROS

IN OUTSTANDING HOME
LOANS

/ Banque de France,
end of April 2018 /



2,323 BILLION EUROS
IN LOANS TO THE ECONOMY

/ Banque de France, end of April 2018 /



978

BILLION
EUROS
IN
CORPORATE
LOANS

/ Banque de France,
end of April 2018 /

47.8%

OF HOUSEHOLDS
HOLD AT LEAST
ONE CREDIT

/ Observatoire des crédits
aux ménages, 2017 /

SAVINGS



14%
HOUSEHOLD
SAVINGS RATE

/ Banque de France, 4th quarter 2017 /

REGULATED SAVINGS ACCOUNTS

TOTAL
LIVRET A
BALANCES OF
279.9
BILLION EUROS

/ Caisse des dépôts,
April 2018 /

TOTAL BALANCES ON
SUSTAINABLE DEVELOPMENT
ACCOUNTS OF
105.7
BILLION EUROS

/ Caisse des dépôts,
April 2018 /

LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT
ON LIFE INSURANCE CONTRACTS

1,697 BILLION
EUROS

/ FFA, April 2018 /



PAYMENTS

58,480

ATMs

/ ECB - 2016 /



21

**BILLION
PAYMENT
TRANSACTIONS**

/ ECB, 2016 /



**OF INTERNET USERS
USE DIGITAL
BANKING SERVICES
TO PAY ON-LINE**

/ BVA Survey on the image
of French banks, 2016 /



82

**MILLION
PAYMENT
CARDS
IN FRANCE**

/ ECB, 2016 /

39 

**CONTACTLESS
PAYMENTS
EACH SECOND**

/ GIE CB,
December
2017 /

EMPLOYMENT



MORE THAN **98%**
OF BANK EMPLOYEES ARE
UNDER PERMANENT CONTRACTS

42,200

HIRES
IN 2017



366,200

EMPLOYEES / FBF scope, 2017 /





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