

# FACTS AND FIGURES

SEPTEMBER 2017

# N°01

## THE FRENCH BANKING SECTOR



FÉDÉRATION  
BANCAIRE  
FRANÇAISE



# FRENCH BANKS



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

/ Observatoire de la microfinance /



**364 BANKS  
37,261 BRANCHES**

/ ECB, 2016 /

**2.7%**

**THIS IS  
BANKS'  
CONTRIBUTION**

**TO TOTAL ADDED VALUE IN FRANCE**

/ Insee, 2015 / FBF calculations /

**EUROPEAN  
CHAMPIONS**

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

/ The Banker, July 2017 /

**TOP  
EMPLOYERS**

**2.3% OF PRIVATE  
SECTOR WITH  
370,300 EMPLOYEES**

/ FBF - 2016 /

**549**



**BANK BRANCHES PER 1 MILLION INHABITANTS**

/ ECB - 2016 /

# LOANS

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**9 OUT OF 10 SMEs**  
GET THE LOAN  
THEY APPLIED  
FOR

/ Banque de France,  
2<sup>nd</sup> quarter of 2017 /

**927** BILLION  
EUROS  
IN OUTSTANDING HOME  
LOANS

/ Banque de France,  
June 2017 /



**2,226** BILLION EUROS  
IN LOANS TO THE ECONOMY

/ Banque de France, June 2017 /



**933**  
BILLION  
EUROS  
IN  
CORPORATE  
LOANS

/ Banque de France,  
June 2017 /

**46.4%**  
OF HOMES  
HAVE AN  
OUTSTANDING LOAN

/ Observatoire des crédits  
aux ménages, 2016 /

# SAVINGS

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**14%**  
HOUSEHOLD  
SAVINGS RATE

/ Banque de France, 1<sup>st</sup> quarter 2017 /

## REGULATED SAVINGS ACCOUNTS

TOTAL  
LIVRET A  
BALANCES OF

**269**

**BILLION EUROS**

/ Caisse des dépôts,  
June 2017 /

TOTAL BALANCES ON  
SUSTAINABLE DEVELOPMENT  
ACCOUNTS OF

**103.2**

**BILLION EUROS**

/ Caisse des dépôts,  
June 2017 /

## LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT  
ON LIFE INSURANCE CONTRACTS

**1,656**

**BILLION  
EUROS**

/ FFA, June 2017 /



# PAYMENTS

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**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 /

**29** 

**CONTACTLESS  
PAYMENTS  
EACH SECOND**

/ GIE CB,  
December  
2016 /

# EMPLOYMENT

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# 98.5%

OF BANK EMPLOYEES ARE  
UNDER PERMANENT CONTRACTS

# 41,100

HIRES



# 370,300

EMPLOYEES / FBF scope, 2016 /





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