

# FACTS AND FIGURES

MARCH 2017

# N°01

## THE FRENCH BANKING SECTOR



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Graphic Design :  
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# FRENCH BANKS

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

/ Observatoire de la microfinance /



**378 BANKS  
37,567 BRANCHES**

/ ACPR, 2016 / ECB, 2015 /

**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 2016 /

**TOP  
EMPLOYERS**

**2.3% OF PRIVATE  
SECTOR WITH  
371,600 EMPLOYEES**

/ FBF - 2015 /

**570**

**BANK BRANCHES PER 1 MILLION INHABITANTS**

/ ECB - 2015 /



# LOANS

9 OUT OF 10 SMES

GET THE LOAN  
THEY APPLIED  
FOR

/ Banque de France,  
4<sup>th</sup> quarter of 2016 /

899 BILLION  
EUROS  
IN OUTSTANDING HOME  
LOANS

/ Banque de France,  
December 2016 /



2,169 BILLION EUROS  
IN LOANS TO THE ECONOMY

/ Banque de France, December 2016 /



911  
BILLION  
EUROS  
IN  
CORPORATE  
LOANS

/ Banque de France,  
December 2016 /

46.4%

OF HOMES  
HAVE AN  
OUTSTANDING LOAN

/ Observatoire des crédits  
aux ménages, 2016 /

# SAVINGS



15%  
HOUSEHOLD  
SAVINGS RATE

/ Banque de France, 3<sup>rd</sup> quarter 2016 /

## REGULATED SAVINGS ACCOUNTS

TOTAL  
LIVRET A  
BALANCES OF  
259.5

BILLION EUROS

/ Caisse des dépôts,  
December 2016 /

TOTAL BALANCES ON  
SUSTAINABLE DEVELOPMENT  
ACCOUNTS OF  
101.4

BILLION EUROS

/ Caisse des dépôts,  
December 2016 /

## LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT  
ON LIFE INSURANCE CONTRACTS

1,632 BILLION  
EUROS

/ FFA, December 2016 /



# PAYMENTS

60,490

ATMs

/ ECB - 2015 /



19

BILLION  
PAYMENT  
TRANSACTIONS

/ ECB, 2015 /

# EMPLOYMENT



98.5%

OF BANK EMPLOYEES ARE  
UNDER PERMANENT CONTRACTS



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

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

39,000

HIRES



81

MILLION  
PAYMENT  
CARDS  
IN FRANCE

/ ECB, 2015 /

29

CONTACTLESS  
PAYMENTS  
EACH SECOND

/ GIE CB,  
December  
2016 /

371,600

EMPLOYEES / FBF scope, 2015 /

