

FACTS AND FIGURES

AT THE END OF DECEMBER 2017

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
37,261 BRANCHES**

/ ACPR 2018 – ECB 2016 /

2.5% THIS IS BANKS'
CONTRIBUTION
TO TOTAL **ADDED VALUE** IN FRANCE

/ Insee, 2016 / 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 /

556



BANK BRANCHES PER 1 MILLION INHABITANTS

/ ECB - Eurostat – 2016 /

LOANS

96% OF SMEs
GET THE LOAN
THEY APPLIED
FOR

/ Banque de France,
4th quarter of 2017 /

955 BILLION
EUROS
IN OUTSTANDING HOME
LOANS

/ Banque de France,
December 2017 /



2,292 BILLION EUROS
IN LOANS TO THE ECONOMY

/ Banque de France, December 2017 /



963
BILLION
EUROS
IN
CORPORATE
LOANS

/ Banque de France,
December 2017 /

47.8%
OF HOUSEHOLDS
HOLD AT LEAST
ONE CREDIT

/ Observatoire des crédits
aux ménages, 2017 /

SAVINGS



14%
HOUSEHOLD
SAVINGS RATE

/ Banque de France, 3rd quarter 2017 /

REGULATED SAVINGS ACCOUNTS

TOTAL
LIVRET A
BALANCES OF
271.7
BILLION EUROS

/ Caisse des dépôts,
December 2017 /

TOTAL BALANCES ON
SUSTAINABLE DEVELOPMENT
ACCOUNTS OF
104.3
BILLION EUROS

/ Caisse des dépôts,
December 2017 /

LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT
ON LIFE INSURANCE CONTRACTS

1,676 BILLION
EUROS

/ FFA, December 2017 /



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 /

29 

**CONTACTLESS
PAYMENTS
EACH SECOND**

/ GIE CB,
December
2016 /

EMPLOYMENT



98.5%

OF BANK EMPLOYEES ARE
UNDER PERMANENT CONTRACTS

41,100
HIRES



370,300

EMPLOYEES / FBF scope, 2016 /





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