

FACTS AND FIGURES

JUNE 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
37,567 BRANCHES**

/ 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
370,300 EMPLOYEES**

/ FBF - 2016 /

570



BANK BRANCHES PER 1 MILLION INHABITANTS

/ ECB - 2015 /

LOANS

9 OUT OF 10 SMEs
GET THE LOAN
THEY APPLIED
FOR

/ Banque de France,
1st quarter of 2017 /

914 BILLION
EUROS
IN OUTSTANDING HOME
LOANS

/ Banque de France,
March 2017 /



2,203 BILLION EUROS
IN LOANS TO THE ECONOMY

/ Banque de France, March 2017 /



927
BILLION
EUROS
IN
CORPORATE
LOANS

/ Banque de France,
March 2017 /

46.4%

OF HOMES
HAVE AN
OUTSTANDING LOAN

/ Observatoire des crédits
aux ménages, 2016 /

SAVINGS



14.5%

HOUSEHOLD
SAVINGS RATE

/ Banque de France, 4th quarter 2016 /

REGULATED SAVINGS ACCOUNTS

TOTAL
LIVRET A
BALANCES OF

265.4

BILLION EUROS

/ Caisse des dépôts,
March 2017 /

TOTAL BALANCES ON
SUSTAINABLE DEVELOPMENT
ACCOUNTS OF

102.4

BILLION EUROS

/ Caisse des dépôts,
March 2017 /

LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT
ON LIFE INSURANCE CONTRACTS

1,646

BILLION
EUROS

/ FFA, March 2017 /



PAYMENTS

60,490

ATMs

/ ECB - 2015 /



19

**BILLION
PAYMENT
TRANSACTIONS**

/ ECB, 2015 /



**67% OF INTERNET USERS
USE DIGITAL
BANKING SERVICES
TO PAY ON-LINE**

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



81

**MILLION
PAYMENT
CARDS
IN FRANCE**

/ ECB, 2015 /

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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