

FACTS AND FIGURES

THE FRENCH BANKING SECTOR



FÉDÉRATION
BANCAIRE
FRANÇAISE

FRENCH BANKS



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

/ Observatoire de la microfinance /



**340 BANKS
35,837 BRANCHES**

/ ACPR 2020 - ECB 2019 /

2.4% THIS IS BANKS' CONTRIBUTION
TO TOTAL **ADDED VALUE** IN FRANCE

/ Insee, 2019 / FBF calculations /

82%

OF THE FRENCH
PEOPLE HAVE A **GOOD
IMAGE OF THEIR BANK**

/ BVA FBF Image des banques
Survey, 2018 /

84%

OF THE FRENCH PEOPLE
SAY THE BANKING SECTOR
IS **STRATEGIC FOR
THE FRENCH ECONOMY**

/ IFOP FBF Survey, 2018 /

**EUROPEAN
CHAMPIONS**

**5 FRENCH BANKS
AMONG THE EUROZONE'S
TOP 10 BANKS**

/ S&P Global Market Intelligence, 2019 /

**AMONG THE
TOP EMPLOYERS**

**1.8% OF PRIVATE
SECTOR WITH
360,000 EMPLOYEES**

/ FBF, 2019 /

7

BANK BRANCHES

PER 100 SQ. KM. IN MAINLAND FRANCE

/ ECB - Eurostat, 2019 /



LOANS



1,181
BILLION EUROS
IN CORPORATE
LOANS

/ Banque de France,
end of September 2020 /

96%

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

/ Banque de France,
Q3 2020 /



2709 BILLION EUROS
IN LOANS TO THE ECONOMY

/ Banque de France, end of September 2020 /

1,116
BILLION EUROS
IN OUTSTANDING
HOME LOANS

/ Banque de France,
end of September 2020 /

47.4%
OF HOUSEHOLDS
HOLD AT LEAST
ONE CREDIT IN 2019

/ Observatoire des crédits
aux ménages, 2019 /

SAVINGS



15.7%

**HOUSEHOLD
SAVINGS RATE**

/ Banque de France, as a percentage
of gross disposable income, Q1 2020 /

REGULATED SAVINGS ACCOUNTS

TOTAL
LIVRET A
BALANCES OF
324.3
BILLION EUROS

/ Caisse des dépôts,
September 2020 /

TOTAL BALANCES ON
SUSTAINABLE DEVELOPMENT
ACCOUNTS OF
119.3
BILLION EUROS

/ Caisse des dépôts,
September 2020 /

LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT
ON LIFE INSURANCE CONTRACTS

1,760 **BILLION
EUROS**

/ FFA, September 2020 /



PAYMENTS

25,536

PRIVATE CASH ACCESS
POINTS⁽¹⁾

/ Banque de France, 2019 /



50,316

ATMs⁽¹⁾

/ Banque de France, 2019 /



25

BILLION
PAYMENT
TRANSACTIONS

/ ECB, 2019 /

48%

OF THE FRENCH PEOPLE⁽²⁾
USE THEIR APPLICATION(S)
TO MANAGE ALL THEIR
TRANSACTIONS⁽³⁾

/ IFOP FBF Survey, 2018 /



75

MILLION
PAYMENT
CARDS
IN FRANCE

/ ECB, 2019 /

9

MILLIONS
CONTACTLESS
PAYMENTS
EVERY DAY

/ GIE CB, 2019 /

(1) Scope : mainland France.

(2) Among the French people who have downloaded at least one banking application.

(3) Validation of an online payment, transfers between their accounts...

EMPLOYMENT



98%

OF BANK EMPLOYEES ARE
UNDER PERMANENT CONTRACTS

/ AFB scope, 2019 /

44,000

HIRES
IN 2019

/ FBF scope, 2019 /



360,000

EMPLOYEES / FBF scope, 2019 /





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