

# 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  
36,519 BRANCHES**

/ ACPR 2019 - ECB 2018 /

**2.3%** THIS IS BANKS' CONTRIBUTION  
TO TOTAL **ADDED VALUE** IN FRANCE

/ Insee, 2018 / FBF calculations /

**82%**

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

/ BVA Image des banques  
Survey, 2018 /

**84%**

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

/ IFOP Survey, 2018 /

**EUROPEAN  
CHAMPIONS**

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

/ S&P Global Market Intelligence, 2018 /

**AMONG THE  
TOP EMPLOYERS**

**1.9% OF PRIVATE  
SECTOR WITH  
362,800 EMPLOYEES**

/ FBF, 2018 /

**546**

**BANK BRANCHES PER 1 MILLION INHABITANTS**

/ ECB - Eurostat, 2018 /



# LOANS

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**96% OF SMEs**

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

/ Banque de France, Q2 2019 /

**1,032** BILLION EUROS  
IN OUTSTANDING HOME LOANS

/ Banque de France, end of May 2019 /



**2,469** BILLION EUROS  
IN LOANS TO THE ECONOMY

/ Banque de France, end of May 2019 /



**1,043**

BILLION EUROS  
IN CORPORATE LOANS

/ Banque de France, end of May 2019 /

**47.8%**

OF HOUSEHOLDS  
HOLD AT LEAST  
ONE CREDIT IN 2018

/ Observatoire des crédits aux ménages, 2018 /

# SAVINGS

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14.0%

HOUSEHOLD  
SAVINGS RATE

/ Banque de France, Q4 2018 /

## REGULATED SAVINGS ACCOUNTS

TOTAL  
LIVRET A  
BALANCES OF  
**295.4**  
BILLION EUROS

/ Caisse des dépôts,  
June 2019 /

TOTAL BALANCES ON  
SUSTAINABLE DEVELOPMENT  
ACCOUNTS OF  
**110.4**  
BILLION EUROS

/ Caisse des dépôts,  
June 2019 /

## LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT  
ON LIFE INSURANCE CONTRACTS

1,750

BILLION  
EUROS

/ FFA, June 2019 /



# PAYMENTS

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54,786

ATMs

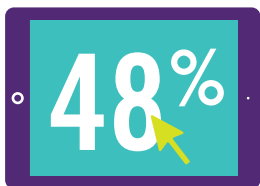
/ GIE CB, 2018 /



23

BILLION  
PAYMENT  
TRANSACTIONS

/ ECB, 2018 /



OF THE FRENCH PEOPLE <sup>(1)</sup>  
USE THEIR APPLICATION(S)  
TO MANAGE ALL THEIR  
TRANSACTIONS <sup>(2)</sup>

/ IFOP Survey, 2018 /



75

MILLION  
PAYMENT  
CARDS  
IN FRANCE

/ ECB, 2018 /

5.9 

MILLIONS  
CONTACTLESS  
PAYMENTS  
EVERY DAY

/ GIE CB, 2018 /

(1) Among the French people who have downloaded at least one banking application.  
(2) Validation of an online payment, transfers between their accounts...



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# EMPLOYMENT

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MORE THAN **98%**  
OF BANK EMPLOYEES ARE  
UNDER PERMANENT CONTRACTS

**42,300**

HIRES  
IN 2018



**362,800**

EMPLOYEES / FBF scope, 2018 /

