

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
37,209 BRANCHES**

/ ACPR 2019 – ECB 2017 /

2.1%

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

/ Insee, 2017 / 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**

/ The Banker, July 2018 /

**AMONG THE
TOP EMPLOYERS**

**1.9% OF PRIVATE
SECTOR WITH
366,200 EMPLOYEES**

/ FBF - 2017 /

555

BANK BRANCHES PER 1 MILLION INHABITANTS

/ ECB - Eurostat – 2017 /



LOANS

95% OF SMEs

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

/ Banque de France, Q1 2019 /

1,022 BILLION EUROS
IN OUTSTANDING HOME LOANS

/ Banque de France, end of March 2019 /



2,440 BILLION EUROS
IN LOANS TO THE ECONOMY

/ Banque de France, end of March 2019 /



1,029

BILLION EUROS
IN CORPORATE LOANS

/ Banque de France, end of March 2019 /

47.8%

OF HOUSEHOLDS
HOLD AT LEAST
ONE CREDIT IN 2018

/ Observatoire des crédits aux ménages, 2018 /

SAVINGS



14.0%

HOUSEHOLD
SAVINGS RATE

/ Banque de France, Q4 2018 /

REGULATED SAVINGS ACCOUNTS

TOTAL
LIVRET A
BALANCES OF
293.6
BILLION EUROS

/ Caisse des dépôts,
April 2019 /

TOTAL BALANCES ON
SUSTAINABLE DEVELOPMENT
ACCOUNTS OF
109.9
BILLION EUROS

/ Caisse des dépôts,
April 2019 /

LIFE INSURANCE

TOTAL ASSETS UNDER MANAGEMENT
ON LIFE INSURANCE CONTRACTS

1,737
BILLION
EUROS

/ FFA, March 2019 /



PAYMENTS

54,786

ATMs

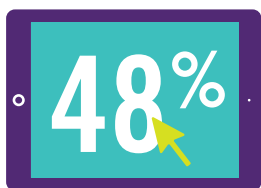
/ GIE CB, 2018 /



22

BILLION
PAYMENT
TRANSACTIONS

/ ECB, 2017 /



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

/ IFOP Survey, 2018 /



83

MILLION
PAYMENT
CARDS
IN FRANCE

/ ECB, 2017 /

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...

EMPLOYMENT



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

42,200

HIRES
IN 2017



366,200

EMPLOYEES / FBF scope, 2017 /





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