

## RELATIONS BETWEEN BANKS AND THEIR CUSTOMERS

- **99% of French people have a bank account** (*Microfinance Observatory*)
- **37,623 bank branches in 2014** (*2014 ECB Statistics*)
- **570 bank branches for 1 million inhabitants** (*2014 ECB Statistics*)
- **58 640 ATMs** (*2014 ECB Statistics*)
- **27% of French people visit the branch at least once a month** (*BVA survey Image of Banks May 2015*)

## LOANS (*BANK OF FRANCE*)

- **1,054 billion** euros in loans to households (*January 2016*)
- **867 billion** in outstanding home loans (*January 2016*)
- **2.09%**, property loan interest rate (*Observatoire CSA – Crédit Logement, 03/03/2016*)
- **881 billion** in corporate loans (*January 2016*)
- **+ 2 %** in loans to very small companies/SMEs over 12 months (*December 2015*)

## SAVINGS

- **The household savings rate is 15.5% (Q3 2015)** (*Quarterly survey by the Bank of France on household savings*)
- **Regulated savings**  
Funds collected in the Livret A savings passbook stood at 255.1 billion euros in January 2016 (-2.7% during 1 year). Its rate is 0.75% as of February 1, 2016.  
Funds in the sustainable development passbook came to 101 billion euros in January 2016 (*Caisse des dépôts – 25/02/2016*)  
Outstandings for the home ownership savings scheme stood at 243.4 billion in January 2016. The interest rate for new schemes is 1.5%.
- **Life insurance**  
Life insurance outstandings amounted to €1,578.9 billion at the end of January 2016 (*FFSA 27/09/2015*)

## PAYMENT MEANS (*2015 ECB STATISTICS*)

- **19 billion** payment transactions
- **49.78%** of payments are made by bank card
- **81 million** payment cards in France
- **765.6 million** payment cards in Europe
- **65% of Internet users in France use their bank card to pay online** (*BVA survey Image of Banks May 2015*)

## EMPLOYMENT IN THE BANKS (*SCOPE FBF*)

- **390 banks**
- **370,300** employees at the end of 2014
- **35,000** people recruited in 2014