

## 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*)

- **1,067 billion** euros in loans to households (*May 2016*)
- **877 billion** in outstanding home loans (*May 2016*)
- **1.60%**, mortgage interest rate (*Observatoire CSA – Crédit Logement, 04/072016*)
- **898 billion** in business loans (*May 2016*)
- **+2.2 %** in loans to very small companies/SMEs over 12 months (*April 2016*)

## SAVINGS

- **The household savings rate is 15.9% (Q4 2015)** (*Quarterly survey by the Bank of France on household savings*)
- **Regulated savings**  
Funds collected in the Livret A savings passbook stood at 255.6 billion euros in May 2016 (-1.9% year-on-year). Its rate is 0.75% as of February 1, 2016.  
Funds in the sustainable development passbook came to 101 billion euros in May 2016 (*Caisse des dépôts – 21/06/2016*)  
Outstandings for the home ownership savings scheme stood at 248.5 billion in May 2016. The interest rate for new schemes is 1.5%.  
(*Quarterly financial and monetary statistics- Banque de France- term deposits over 2 yrs*)
- **Life insurance**  
Life insurance outstandings amounted to €1,600.2 billion at the end of May 2016 (*FFSA 25/06/2016*)

## PAYMENTS (*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*)

## BANK EMPLOYMENT FIGURES IN 2015 (*FBF SCOPE*)

- **383 banks**
- **371,600** employees
- **39,000** people recruited