

RELATIONS BETWEEN BANKS AND THEIR CUSTOMERS

- **99% of French people have a bank account** (*Microfinance Observatory*)
- **37,567 bank branches in 2015** (*2015 ECB Statistics*)
- **57 bank branches for 100,000 inhabitants** (*2015 ECB Statistics*)
- **60,490 ATMs** (*2015 ECB Statistics*)
- **20% of French people visit the branch at least once a month** (*BVA survey Image of Banks May 2016*)

LOANS (*BANK OF FRANCE*)

- **1,080 billion** euros in loans to households (*August 2016*)
- **888 billion** in outstanding home loans (*August 2016*)
- **1.41%**, mortgage interest rate (*Observatoire CSA – Crédit Logement, 04/10/2016*)
- **897 billion** in business loans (*September 2016*)
- **+2.9%** in loans to very small companies/SMEs over 12 months (*August 2016*)

SAVINGS

- **The household savings rate is 14.4% (Q1 2016)** (*Quarterly survey by the Bank of France on household savings*)
- **Regulated savings**
Funds collected in the Livret A savings passbook stood at 258.2 billion euros in September 2016 (-0.5% year-on-year). Its rate is 0.75% as of February 1, 2016.
Funds in the sustainable development passbook came to 100.7 billion euros in September 2016 (*Caisse des dépôts – 21/10/2016*)
Outstandings for the home ownership savings scheme stood at 251.2 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 €1,620 billion at the end of September 2016 (*FFSA 25/10/2016*)

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 September 2016*)

BANK EMPLOYMENT FIGURES IN 2015 (*FBF SCOPE*)

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