

datarama

THE
FRENCH
BANKING
SECTOR



FÉDÉRATION
BANCAIRE
FRANÇAISE

French banks



70
bank branches
per 100 sq. km.
in mainland France

BCE – Eurostat - 2019

337
banks
35 837
branches

ACPR 2021 / BCE 2019

2,2%

*This is banks' contribution
to total added value in France*

Insee - 2020 / Calculs FBF



**European
champions**

**5 French banks
among the eurozone's
top 10 banks**

S&P Global Market Intelligence - 2020

86%

of the French people
say the banking sector
is strategic for
the French economy

IFOP FBF survey - 2020



89%

of the French
people have a good image
of their bank

IFOP FBF survey - 2020

99%

of French people
have a bank account

Observatoire
de la microfinance



Loans



1210 B€

in corporate loans

Banque de France - August 2021



97%

of smes obtain at least
75% or more of
the investment loans
they requested

Banque de France
- Q2 2021

2813

B€ in loans
to the economy

Banque de France
- August 2021



46,5%

of households hold at least
one credit in 2020

Observatoire des crédits
aux ménages - 2020



1187

B€ in outstanding
home loans

Banque de France - August 2021



Savings

21,7%

household savings rate

Banque de France, as a percentage of gross disposable income
- Q1 2021

regulated savings accounts

Total livret A
balances of

**346,1
B€**

Caisse des dépôts - August 2021

Total balances
on sustainable
development
accounts of

**126,3
B€**

Caisse des dépôts - August 2021



**Total assets under management
on life insurance contracts**

1854 B€

FFA - August 2021





Payments



25 145

private cash
access points¹

Banque de France - 2020

48 710

ATMs¹

Banque de France - 2020

24 B

payment transactions

BCE - 2020



78 M

payment cards
in France

BCE - 2020

96%

of French people use
the website or the
application of their bank

Enquête IFOP FBF - 2020



57%

of contactless payments
at physical points of sale

GiE CB - T1 2021

(1) Scope : mainland France



Employment



35 300

hires in 2020

Scope FBF - 2020

99%

of bank employees
are under permanent
contracts

Scope AFB - 2020

*Among the top
employers*

1,8%

of private sector

FBF - 2020



354 000
employees

Scope FBF - 2020

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