

# datarama

THE  
FRENCH  
BANKING  
SECTOR



FÉDÉRATION  
BANCAIRE  
FRANÇAISE

# French banks



**7**  
bank branches  
per 100 sq.km  
in mainland France

BCE - Eurostat - 2019



# 2.2%

*This is bank's 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 - 2020

# 82%

of the French people  
recognise the  
strategic nature of  
the banking sector

IFOP FBF Survey - December 2021



# 87%

of the French people  
have a good image  
of their bank

IFOP FBF Survey - December 2021

# 99%

of French people  
have a bank account

Observatoire  
de la microfinance



# 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



# Loans



## 1 242 B€

in corporate loans

Banque de France - December 2021



## 96%

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

Banque de France - Q4 2021

## 2 876

B€ in loans to  
the economy

Banque de France  
- December 2021



## 46.5%

of households hold at  
least one credit in 2020

Observatoire des crédits  
aux ménages - 2020



## 1215

B€ in outstanding  
home loans

Banque de France - December 2021



# Climate

# €44.3bn

allocated to renewable energies

Observatoire de la finance durable, 2020



# 4

**French banks in the world's top 15 sustainable bond issuers**

Bloomberg, T2 2021

# 4

**French banks in the top 15 on the EMEA market for green/sustainable loans**

Dealogic, S1 2021

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## Savings

# 20.4%

*household savings rate*

Banque de France, as a percentage of gross disposable income  
- Q3 2021

### *regulated savings accounts*

Total livret A  
balances of

## 343 B€

Caisse des dépôts - December 2021

Total balances on  
sustainable  
development account of

## 126 B€

Caisse des dépôts - December 2021



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

## 1 876 B€

FFA - December 2021





# Payments



**25 145**

private cash access points\*

**48 710**

ATMs\*

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



**+71.7%**

of contactless payments  
at physical points of sale

GiE CB - Q2 2021

\*Scope : mainland France

FÉDÉRATION BANCAIRE FRANÇAISE

18, rue La Fayette  
75440 Paris CEDEX 09  
T. 01 48 00 52 52

**fbf.fr**



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