

# METHOD

## French regional data on deposits and loans

Updated on 26 March 2018

The collection of regional data on deposits and loans is governed by an agreement signed in June 2007 between the Banque de France and the French Banking Federation (FBF). Under this agreement, institutions are required to provide the Banque de France with information on all outstanding deposits held and loans granted by their network branches. The Banque de France then aggregates these data by *département* (administrative department) and sends the results back to the reporting institutions.

### Scope of the data

Deposit and loan statistics are collected from nearly 260 banks affiliated to the FBF and located in Metropolitan France (i.e. excluding the overseas departments and territories and the Principality of Monaco). Finance companies and the Caisse des dépôts et consignations do not submit data. Deposits and loans are broken down by customer category: non-financial corporations, employees, own account workers, non-profit institutions serving households, general government and insurance corporations (see table below). Reporting institutions must declare all transactions, both in euro and in foreign currencies and with resident and non-resident customers. The different categories of deposits and loans are not broken down by maturity.

Instrument	Code	Residents							Non-residents	Total
		Non-financial corporations	own account workers	Employees	Insurance corporations	General government	NPISH	Other	Non-financial customers	
<b>DEPOSITS</b>	100									
sight/transferable deposits	110									
Investment withdrawable on demand	111									
Livrets (French passbook savings accounts)	112									
Livrets d'épargne populaire (popular passbook savings accounts)	113									
Livrets de développement durable (sustainable development passbook accounts)	114									
Comptes d'épargne logement (CEL – housing savings accounts)	115									
Other special savings accounts	120									
Plans d'épargne logement (PEL – housing savings plans)	130									
Plans d'épargne populaire (PEP – popular savings accounts)	160									
Deposits with an agreed maturity	170									
Cash bonds and savings bonds	199									
Total										
<b>LOANS</b>	210									
Trade credit	220									
Export credit	230									
Short-term loans	231									
Hire-purchase	232									
Personal loans	233									
Revolving loans	234									
Operating loan facilities	235									
Other short-term loans	240									
Equipment loans	250									
Housing loans	251									
Non-regulated loans	252									
Prêts conventionnés (government help-to-buy loans)	253									
Prêts d'épargne logement (housing savings loans)	254									
Other regulated loans	255									
Loans to property developers	256									
Interest-free loans (granted by the Ministry of Housing)	260									
Ordinary current account overdrafts	270									
Other loans	280									
Leasing contracts	299									
Total	100									

## Reporting frequency

Data are collected monthly from a sample of banks accounting for around 95% of total stocks. All other institutions submit data on a quarterly basis – stocks at the end of a given quarter are reported in the first two months of the subsequent quarter. A summary of the results by region and by department is published each month on the Banque de France website.

## Method of collection

The stocks reported are all transactions handled by individual branches. If stocks cannot be attributed to a specific branch, they are assigned to the department where the reporting institution's branches are located. The following should be taken into account when interpreting the results:

- In the case of "online banks" or more generally banks without physical branches (e.g. subsidiaries of foreign banks), all stocks are assigned to the department in which the bank is based, even though its customers may be located throughout France.

Certain transactions, such as export loans or loans to general government, may be handled by the bank's head office or by a dedicated branch, irrespective of the geographical location of the customer. This may result in an increase in stocks in some departments, notably those in Ile de France.

Modifications to branch networks from one reporting period to the next (mergers or absorptions, changes to the network, transfer of customer account management to a different branch) may result in significant volumes of stocks being transferred from one department to another.

## Differences with respect to monetary statistics

The accounting entries are exactly the same as those used in the tables for monetary statistics (see Note Technique DSMF [No. 2014-01, Annex 3](#)). However, whereas monetary statistics are collected from all monetary financial institutions (MFIs), as defined in [Decision No. 2009-03](#) of the Governor of the Banque de France (Annex 1), regional data only concern the deposits and loans of banks affiliated to the French Banking Federation. This divergence in scope means that regional data may differ from the information published in the Stat Infos on money and credit.

With regard to loans, regional data do not include factoring, which is mainly carried out by specialised financial companies. Moreover, regional data on leasing contracts and consumer credit do not include lending by specialised institutions as this only accounts for a marginal share of total stocks (close to 15% for leasing contracts). Lastly, contrary to the national stocks published in the Stat Info on private sector loans, departmental and regional loan stocks do not include loans sold as part of securitisation transactions.

With regard to deposits, regional statistics on "current accounts in credit" do not include notarial deposits held with the Caisse des dépôts et consignations. Regional deposit and loan data also cover a narrower geographical scope than monetary statistics as they exclude the overseas departments and territories and the Principality of Monaco.

<sup>1</sup> <https://www.banque-france.fr/statistiques/credit/credit/credits-dans-les-regions-francaises> and <https://www.banque-france.fr/statistiques/monnaie/depots/depots-vue-dans-les-regions-francaises>

<sup>2</sup> See Method entitled *Monthly monetary statistics* available on the Banque de France website at [https://www.banque-france.fr/sites/default/files/media/2017/03/13/methode\\_sm\\_hors\\_taux\\_dinteret\\_bancaires\\_13032017\\_en.pdf](https://www.banque-france.fr/sites/default/files/media/2017/03/13/methode_sm_hors_taux_dinteret_bancaires_13032017_en.pdf)

<sup>3</sup> The total amount of overnight deposits published in the Stat Info entitled *Monetary developments* also includes local government deposits held with the Treasury.