

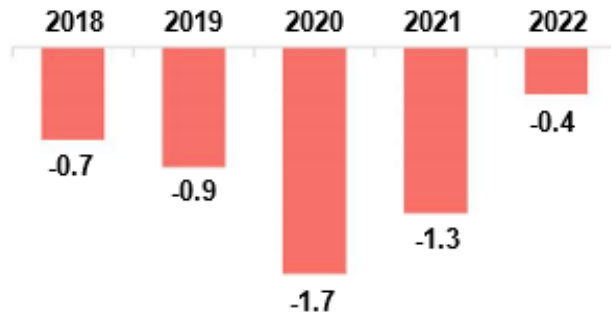


# Key figures and bank employment trends in 2022

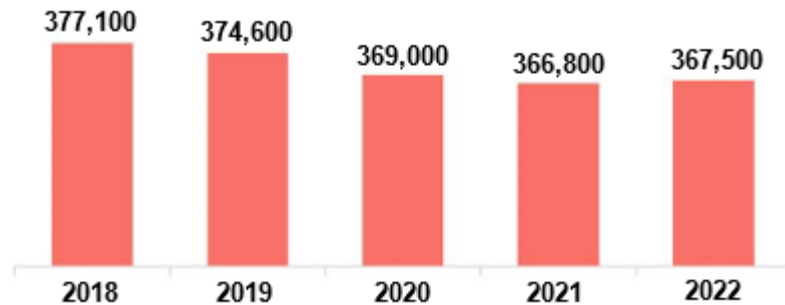
# Bank employment: strong momentum

**349,100 employees\* (FBF) at 31/12/2022**

i.e. 1.66% of private-sector salaried employment in France\*\*



Change in FBF workforce  
(permanent contracts + fixed-term contracts +  
work-study contracts)  
2018-2022



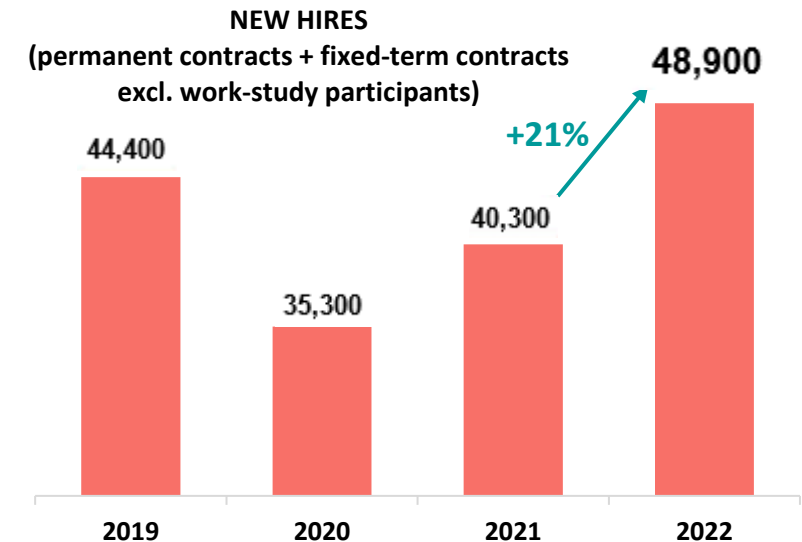
**48,900 new hires**

i.e. a +21% increase

Very strong hiring momentum  
in 2022 with the number  
of employees, including work-study  
participants, up slightly and good  
employment management

**18,400 alternants**

working at 31/12/2022 (vs 16,400 in 2021)



\* Rounded number. Number of employees on permanent and fixed-term contracts, excluding work-study participants

\*\* 26,952,000 employees at the national level in Q4 2022 of which 21,034,100 in the private sector. Source: Insee, employment estimates; quarterly estimates from Acoiss-Urssaf, Dares, Insee



# Bank employment (AFB branch)

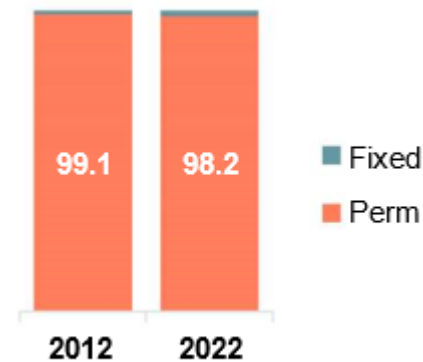
# Workforce: permanent and highly skilled jobs

**181,900 employees** at 31/12/2022

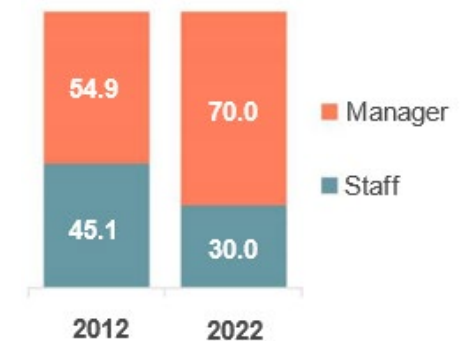


-1.5% on average since 2012

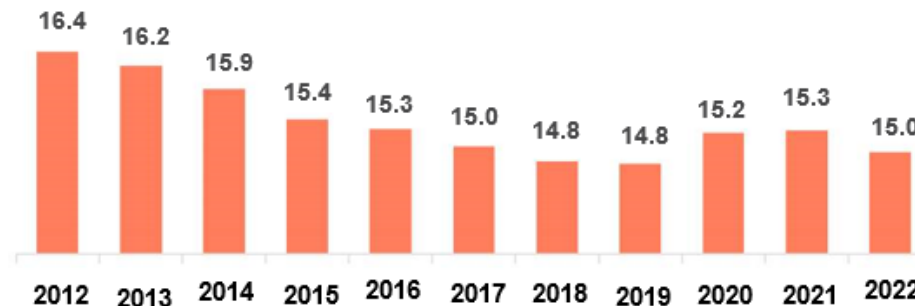
**More than 98 % of employees on permanent contracts** at 31/12/2022



**70 % managers** (+1.2 points vs 2021 et +15.1 since 2012)

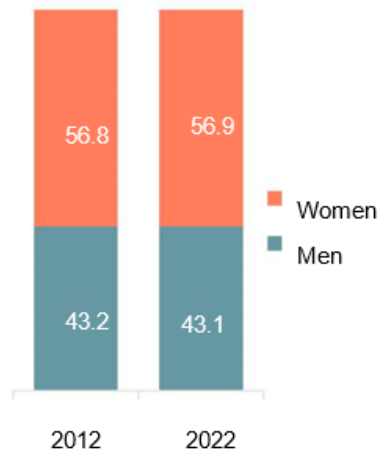


**15 years of service on average**

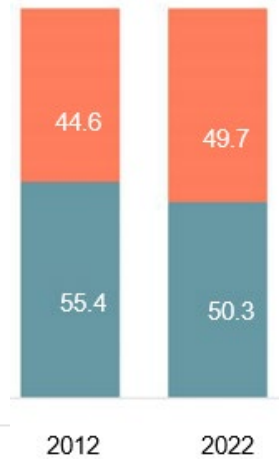


# Workforce: steady increase in the number of women in management

**Nearly 57 % women**  
(stable since 2012)

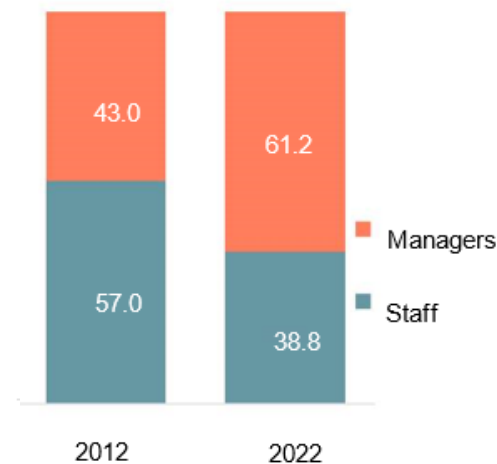


**Managers**



**1 in 2 managers is a women**  
(stable vs 2021 and +5.1 points since 2012)

**Women**



**More than 60 % of women are managers**  
(+1.6 points vs 2021 and +18.2 since 2012)

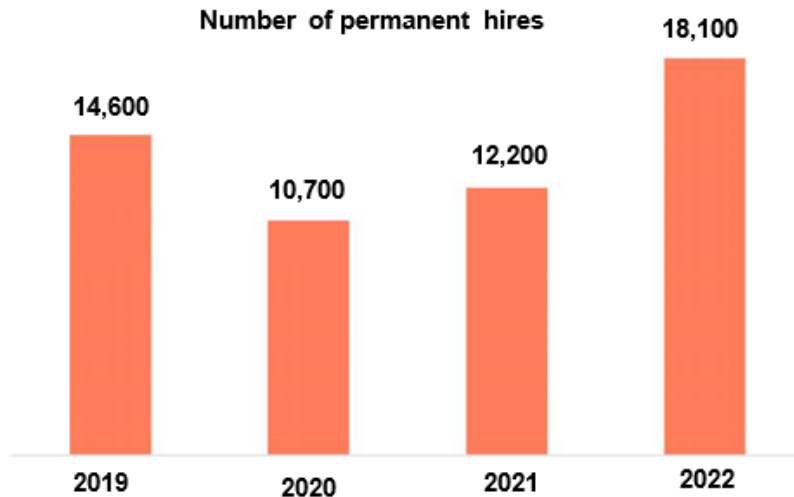


# New hires: sharp increase in permanent hires

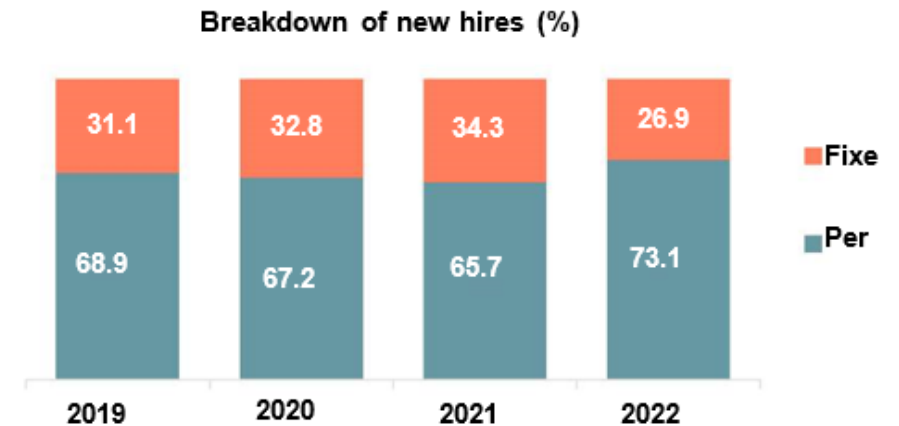
**24.700 new hires** in 2022 (vs 18,500 in 2021, i.e. +34 %)

of which **18.100 in permanent contracts**

(vs 12.200 in 2021, i.e. +48 %)

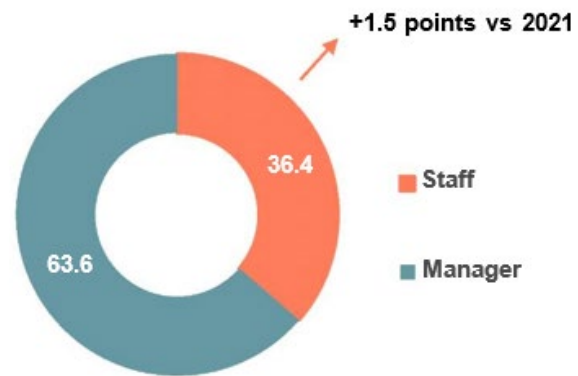


**Nearly 3/4 of new hires**  
on permanent contracts

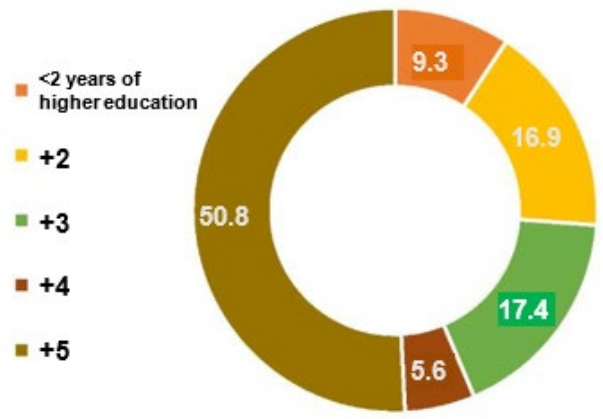


# Permanent hires: highly qualified recruitment profiles

**2/3 of recruitments (permanent contracts) at the managerial level**



## Permanent hires



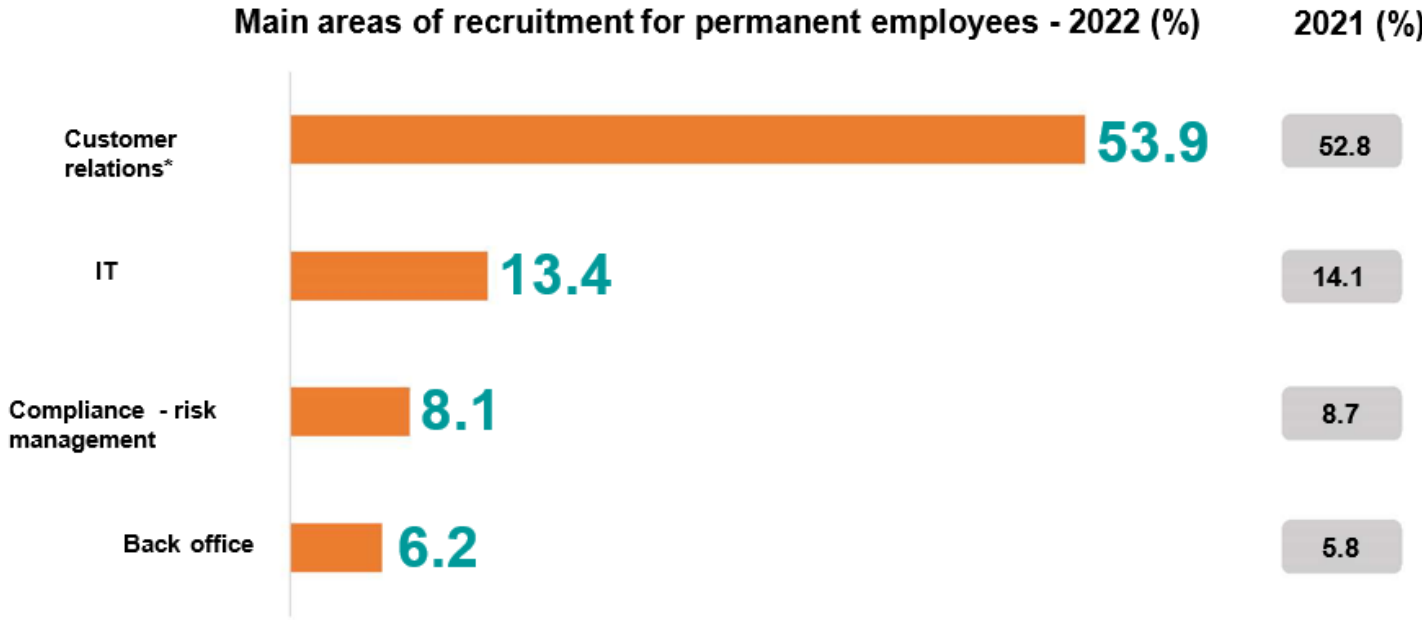
**57 % with +4-5  
34 % with +2-3  
9 % with less than 2 years higher education**

**Nearly 1 in 2 recruits is under the age of 30**

**Average age at hiring: 32.4 years old (+0.6 year vs 2021 and +1.1 since 2014)**

**Gender diversity of new hires : 50.6 % women (+1.1 points vs 2021)**

# Permanent hires: areas of recruitment unchanged

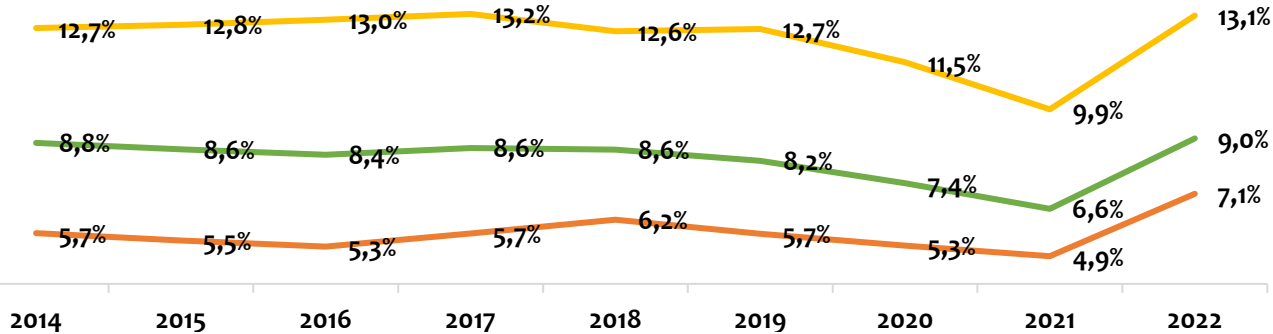


\* Teller, account manager (retail, professional and business customers), wealth management advisor



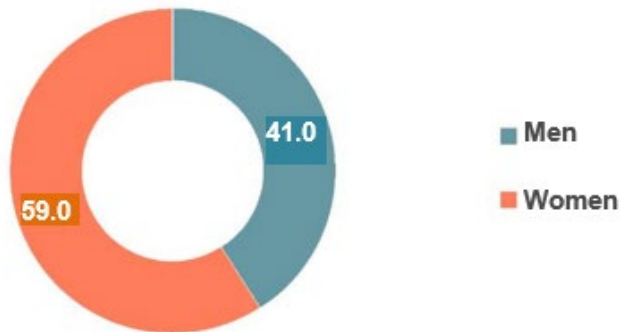
# Promotions: a sustained effort for women

Promotion rate

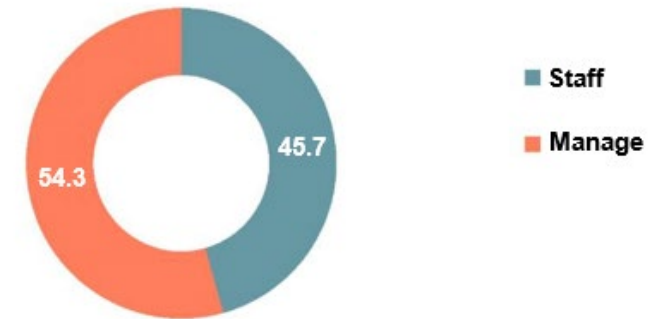


— Manager  
— Staff  
— Combined

**Promotions increased sharply in 2022**  
(higher levels than the pre-Covid period)



**Women account for 60% promotions**  
(the workforce is 57 % women)



**Staff represent about 46 % of promotions**  
although they account for 30% of the workforce  
(vs 31.2% in 2021)

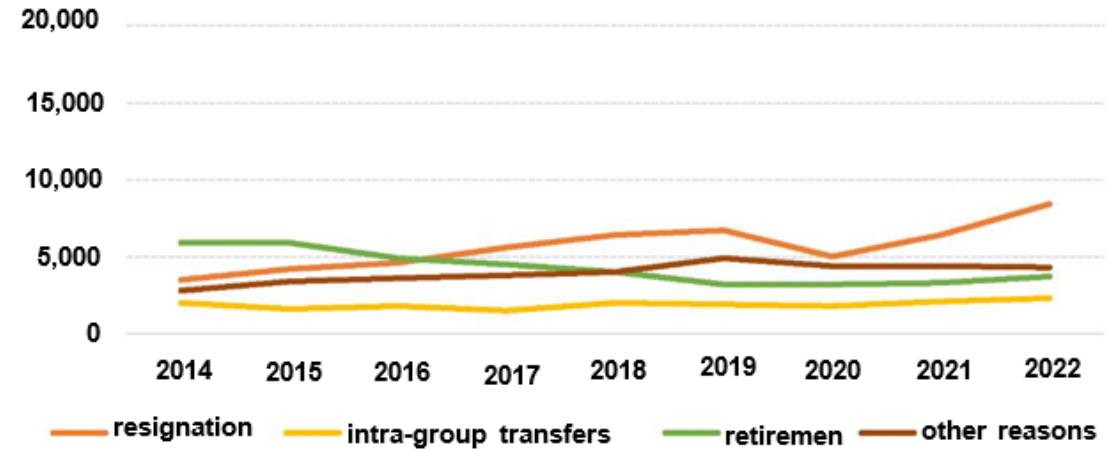
# Departures: turnover under control in a tight market

Turnover under control (10.2%) vs 22.6% in 2022 at the national level\*

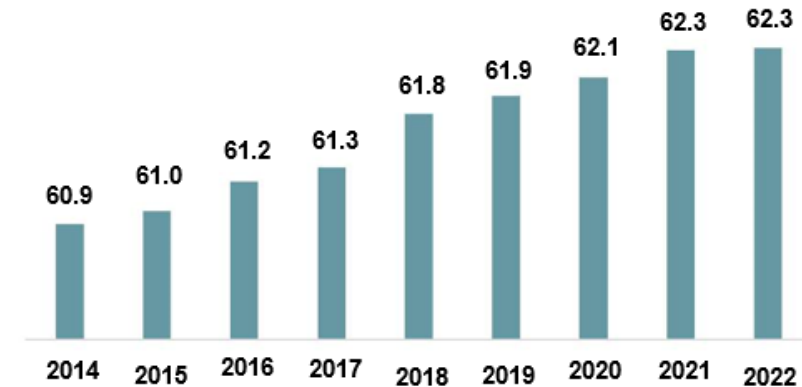
1 in 5 departures was due to retirement in 2022 (stable)

The average retirement age, which has been rising since 2014, was stable in 2022 vs 2021

Change in number of departures by reason



Average retirement age



\* Source: Insee, employment estimates, quarterly estimates from Urssaf, Dares (Q4 2022) – employment at the end of year N is estimated provisionally at the end of year N+1 and definitively at the beginning of year N+3.

# Training: a critical issue

## Employee training in 2021:

**4.3 % of total payroll (+0.5 point vs 2020)**

**4.5 million hours of training (about +1 million hours vs 2020)**



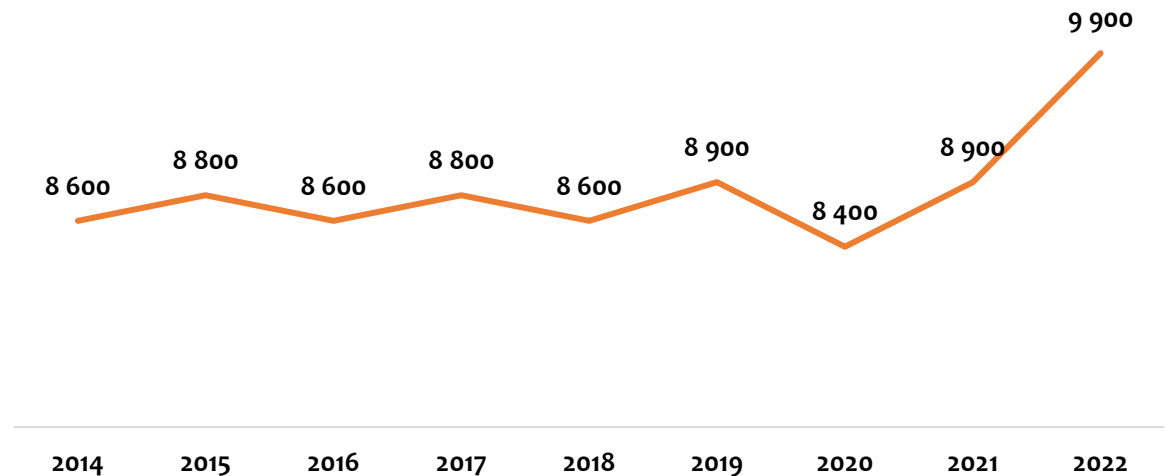
# Work-study: driving employment and attractiveness

**9,900 work-study participants  
working**

at 31/12/2022 (contracts in progress)

**1 work-study participant  
for every 20 employees,  
about 90% of whom are apprentices**

Work-study contracts (in progress)



# A constructive and committed social dialogue

## Three agreements signed on:

- “Pro A” professional training on 23 June 2022,
- bank branch security on 8 September 2022,
- remuneration, with the floor set at the minimum wage +5% on 21 July 2022

**There were more than 80 joint labour/management meetings**, for negotiations, in working groups or as symposiums, on professional equality, wages, security, working conditions, CSR, prevention of aggressive behaviour,

... and the second certification training session was held at Paris Dauphine, intended for union leaders in the Banking branch.

# Integration: young athletes and skilled

Training programme on the fundamentals of the banking business  
APELS / ES Banque / each One

TANGIBLE RESULTS, EFFORTS ARE ENCOURAGING AND WILL CONTINUE

- ◆ more than **450 students** trained on the fundamentals of the banking business
- ◆ **82% received a professional training contract** => 94% for AFB interbank classes
- ◆ **71% were integrated into the workforce,** on permanent or fixed-term contracts



- ◆ APELS (French Agency for Education through Sport) mobilized by the FBF Regional Committees in the IDF, PACA, Nouvelle-Aquitaine and Hauts de France
- ◆ each one : IDF and PACA programmes



# Work of the Observatoire des métiers de la Banque



[Report](#)

## The challenges of internal mobility in career paths.

Overview of mobility within the banking sector.



[60' Live](#)



[Report](#)

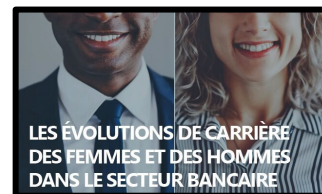
## Report on the attractiveness of the banking sector and CSR's role in that attractiveness

Overview of the attractiveness of the banking sector and some perspective on the role of CSR.



[Live](#)

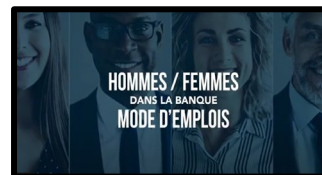
2022



[Report](#)

## Career development for women and men in the banking sector

Overview of the position of women within the branch.



[60' Live](#)

2023



[Report](#)

## Report on the profession of Business Account Manager

Overview of the profession of Business Account Manager.



[Video shorts](#)