

datarama

THE
FRENCH
BANKING
SECTOR

French banks



**1 branch
out of 3**

**in the eurozone
is in France**

BCE / Eurostat - 2022

326

banks

34,298

branches

ACPR - January 2024 / BCE - 2022

2.2%

**This is the contribution
to total added value in France**

Insee - 2022 / FBF calculations



European champions

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

S&P Global - 2023

82%

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

IFOP FBF Survey - February 2023

**more than
99%
of French people have
a bank account**

Cour des Comptes - 2021



88%

**of French people
have a good image
of their bank**

IFOP FBF Survey - February 2023

Employment



48,900
new hires in 2022

Scope FBF

**Among the top
employers**

1.7%
of private salaried
employment in
France

FBF - 2022

More than

98%

of bank employees
are under permanent
contracts

Scope AFB - 2022



349,100

employees

i.e 20% of the eurozone banking sector

FBF / BCE, 2022, FBF calculations



Loans



€1,354 bn

in corporate loans

Banque de France - November 2023



95%

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

Banque de France
- Q3 2023

€3,085

billion in loans to
the economy

Banque de France
- November 2023



43.4%

of households hold
at least one credit

Observatoire des crédits
aux ménages - January 2023



€1,292

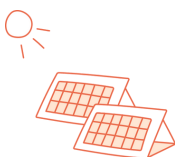
billion in outstanding
home loans

Banque de France - November 2023

Climate

more than
€50 bn
in outstandings for
renewable energies

FBF - 2022



€216 bn
in green/sustainable loans

FBF - 2022

more than
€100 bn
in new
green/sustainable loans

FBF - 2022



4

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

Bloomberg - 2022

3

French banks in the top 10
European market (EMEA)
for sustainable loans

Dealogic - 2022

Savings

17.7%

household savings rate

Banque de France, as a % of gross disposable income - Q2 2023

*regulated
savings accounts*

Total livret A
balances of

€402 bn

Caisse des dépôts - November 2023

Total balances
on sustainable
development
account of

€145 bn

Caisse des dépôts - November 2023



*Total assets under
management on life
insurance contracts*

€1,917 bn

France Assureurs - November 2023



Payments



26,956

private cash access points*

Banque de France - 2022

46,249

ATMs*

Banque de France - 2022

29,5 bn

payment transactions

BCE - 2022



76 M

payment cards in France

BCE - 2022

96%

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

IFOP FBF Survey - February 2023



+10.3%

of contactless payments
at physical points of sale

GiE CB - Q1 2023

* Scope : mainland France



18, rue La Fayette
75440 Paris CEDEX 09
T. +33 (0)1 48 00 52 52

fbf.fr



January 2024

