

# dat ara ma

The French  
banking sector  
Datarama



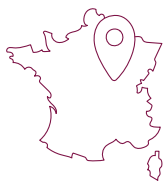
FÉDÉRATION  
BANCAIRE  
FRANÇAISE

# FRENCH BANKS

**1.7%**

the banking sector's  
contribution to total value  
added in France

Insee 2023 – FBF calculations



**1 in 3 branches**

in the eurozone  
is in France

ECB / Eurostat, 2023

**Over 99%**

of French people  
have a bank account compared  
with 95% in the eurozone

Cour des comptes, 2021

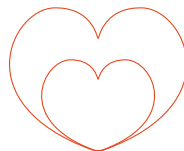
**326**

banks

**33,526**

branches

ACPR, 2024 – ECB, 2023



**89%**

of French people  
have a good image  
of their bank

IFOP FBF survey,  
February 2024



**83%**

of French people  
recognise the strategic  
nature of the banking sector

IFOP FBF survey,  
February 2024

European champions

**5**

French banks among the eurozone's  
top 10 banks

S&P Global, 2024



# EMPLOYMENT

**44,500**

new hires in 2023  
FBF scope



Nearly

**57%**

of the workforce are women  
**1 in 2 managers  
are women**

AFB, 2023



More than  
**98%**

of bank employees are under  
permanent contracts

AFB, 2023



Among the top employers in France

**1.7%**

of private salaried employment

FBF, 2023

**355,100**

employees

i.e. 20% of the eurozone banking sector

FBF, 2023



# LOANS

**€1,358bn**

in corporate loans

Banque de France,  
September 2024



**96%**

of SMEs obtain,  
all or more than 75%,  
the investment loans  
they requested

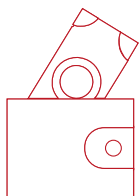
Banque de France, Q3 2024



**25%**

of home loans of the eurozone  
are granted in France

BCE, September 2024



**42.7%**

of households hold at least  
one credit

Observatoire des crédits aux ménages,  
January 2024

**€1,283bn**

in outstanding home loans

Banque de France,  
September 2024

# climate

More than  
**€73bn**  
in outstandings  
for renewable energies  
FBF, 2023



More than  
**€120bn**  
in new green/sustainable loans and  
€100bn of green and sustainable bonds  
structured in 2023  
FBF

**€337bn**

in green/sustainable loans  
FBF, 2023



**€60bn**  
in green investments  
for households  
Banque de France, 2022

**4**

French banks in the world's  
top 10 in renewable energy  
financing  
IJ Global, 2023

**4**

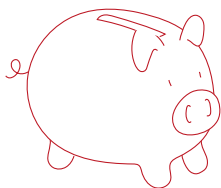
French banks in the world's  
top 10 for green loans  
Dealogic, 2023

# SAVINGS

17.6%

Household savings rate

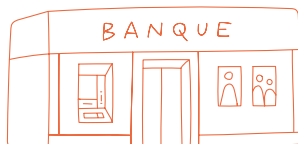
Banque de France, as a % of gross disposable income – Q2 2024



57

million French people hold at least one regulated savings account (Livret A, LDDS, LEP, PEL)

Banque de France, 2023



22%

share of interest-bearing bank deposits in household financial investments

Banque de France, Q2 2024

€6,296bn

in household financial investments including

€947bn

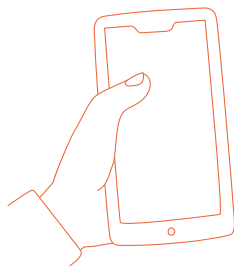
in regulated savings

Banque de France, Q2 2024

# payments

More than  
**71,500**  
cash points

Banque de France, in mainland France,  
December 2023

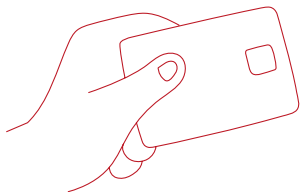


**- 0.6%**

fall in payment transaction fraud  
over one year for a +5,2% increase  
in the number of transactions

OSMP, 2023 (in volume)

**77**  
million  
payment cards in France  
GIE CB, 2023



**94%**  
of French people  
use the website or the app of their bank  
IFOP FBF survey, February 2024

More than  
**58,000**  
cashless payment transactions  
per minute in France  
ECB, 2023

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