

dat ara ma

The French
banking sector
Datarama

 FÉDÉRATION
BANCAIRE
FRANÇAISE

FRENCH BANKS

2.2%

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

Insee 2025 – FBF calculations



1 in 3 branches

in the eurozone
is in France

ECB / Eurostat, 2024

Over 99%

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

Cour des comptes, 2021

317

banks

33,024

branches

ACPR, 2026 – ECB, 2024



89%

of French people
have a good image
of their bank

IFOP FBF survey,
2026



83%

of French people
recognise the strategic
nature of the banking sector

IFOP FBF survey,
2026

European champions

5

French banks among the eurozone's
top 10 banks

S&P Global, 2025



EMPLOYMENT

38,600

new hires in 2024

FBF scope



57%

of the workforce are women

**1 in 2 managers
are women**

AFB, 2024



More than

98%

of bank employees are under
permanent contracts

AFB, 2024



Among the top employers in France

1.7%

of private salaried employment

FBF, 2024

373,600

employees

i.e. 20% of the eurozone banking sector

FBF, 2024



Loans

€1,408bn

in corporate loans

Banque de France,
December 2025



96%

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

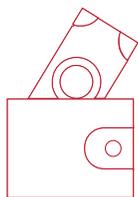
Banque de France, Q4 2025



25%

of home loans of the eurozone
are granted in France

BCE, December 2025



40.4%

of households hold at least
one credit

Observatoire des crédits aux ménages,
March 2026

€1,285bn

in outstanding home loans

Banque de France,
December 2025

CLIMATE

€96bn

in outstandings
for renewable energies

FBF, 2024



€102bn

of green and sustainable
bonds structured in 2024

FBF

€471bn

in green/sustainable loans

FBF, 2024

4

French banks in the world's
top 10 in renewable energy
financing

IJ Global, 2024

4

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

Dealogic, 2024



€60bn

in green investments for households

Banque de France, 2022

€245bn

in outstanding loans for the
energy transition of the retail real
estate portfolio

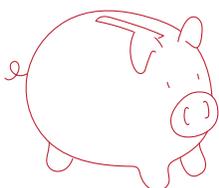
Banque de France, 2024

SAVINGS

18%

Household
savings rate

Banque de France, as a %
of gross disposable income – Q3 2025



58

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

Banque de France, 2024



21%

share of interest-bearing bank
deposits in household
financial investments

Banque de France, Q3 2025

€6,537bn

in household
financial investments
including

€952bn

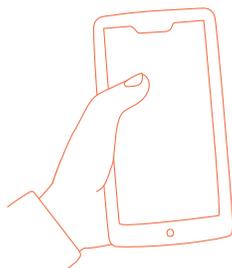
in regulated savings

Banque de France, Q3 2025

payments

More than
71,000
cash points

Banque de France, in mainland France,
December 2024

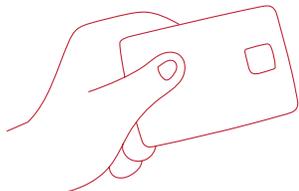


- 0.6%

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

OSMP, 2024 (in volume)

77
million
payment cards in France
GIE CB, 2024



94%
of French people
use the website or the app of their bank
IFOP FBF survey, 2026

Nearly
62,000
cashless payment transactions
per minute in France
ECB, 2024

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