

Employment in banking: dynamic and responsible

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A COMMITTED
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AN ATTRACTIVE
AND INNOVATIVE SECTOR

foreword

In 2025, French banks continue to recruit: with 34,400 new hires, they demonstrate the strength of the sector's employment indicators. They are notable for a controlled reduction in their workforce (368,800 employees at the end of 2025) while recording a decline in the number of departures and staff turnover, still decreasing (7.7%), remaining well below the national average (20%).

The banking sector confirmed its status as a responsible employer that offers long-term (98.9% permanent contracts), highly-qualified, diverse and inclusive jobs. With women accounting for more than 56% of its workforce, it advocates for gender equality and pursues robust policies for older workers.

With more than 200 professions related directly to the economy and society, the banking sector is able to provide dynamic and diverse career paths.

The banking sector is strongly committed to youth (half of new hires are under the age of 30) and is reaffirming its commitment to recruiting work-study students, mitigating the impact of the scaling back of public policy support for apprenticeships. Ambitious training policies help increase their employability and develop their skills, while partnerships with associations promote professional integration for those who have difficulty entering the workforce.

The increase in recruitment for technology-related roles (15.9%) reflects the ongoing transformation of banking professions driven by technological innovation and evolving digital usage patterns. French banks are anticipating future skills needs and addressing the challenges arising from societal transformation.

Maya Atig

Chief Executive Officer of the FBF

A fast-moving sector



1.8%

the banking sector's share
of private sector employment

Source: FBF, 2025

nearly

99%

of employees
are on permanent contracts

Source: AFB, 2025

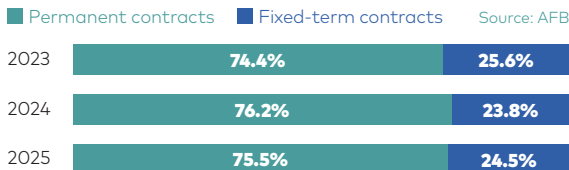
*One of the leading private-sector employers**

The French banking sector is a major player on the jobs market. It is one of the leading private-sector employers in France.

- **As of the end of 2025, 368,800 employees** (permanent, fixed-term and work-study contracts) work in banks that are members of the Fédération bancaire française (FBF), accounting for 1.8% of all private-sector staff.
- **With 34,400 new hires in 2025,** French banks continue to recruit actively.

* Figures based on the FBF scope, which includes all companies in the banking sector: commercial banks belonging to the Association française des banques (AFB) and also cooperative and mutual banks.

New hires by type of contract



In 2025, the FBF, the AFB and OPCO Atlas are launching a second national campaign to enhance the attractiveness and visibility of banking professions. Two priority targets: young people seeking guidance or employment, and people undergoing retraining.



62.8%

of employees hired
on permanent contracts
were managerial grade

Source: AFB, 2025

Long-term employment... **

French banks are demonstrating a responsible workforce adaptation policy through a gradual and socially controlled readjustment.

- **Over 75% of new hires** in 2025 were on permanent contracts (vs. 67% in 2017 and a national average of 15%).
- **Over 98.9% of sector jobs** are permanent contracts.
- **Turnover fell further in 2025 (7.7%)**: it is still well below the national average (20%).
- Employees have **15 years' seniority** on average.

... and highly qualified jobs

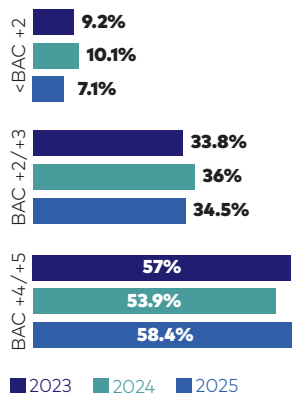
Jobs in the sector are highly or very highly qualified, and open to individuals with different levels of qualifications.

- **Candidates with 4 or 5 years of higher education** accounted for 58.4% of permanent new hires in 2025.
- **Candidates with 2 or 3 years of higher education accounted for 34.5%**, while candidates with less than 2 years accounted for 7%.
- **75% of the workforce were managerial grade** in 2025, up 20 points since 2012.

** All of the employment and training figures presented in this document are for the AFB scope, unless indicated otherwise. The Association française des banques (AFB) is the professional body that represents commercial banks from a social standpoint.

Permanent hires by qualification

Source: AFB



*Increasingly qualified new hires
have significantly evolved
the overall level of education
across the workforce.*

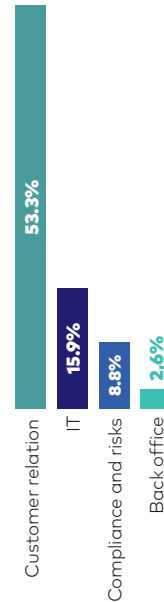
A diverse range of roles

Advanced technology and business development roles are essential hiring areas.

- **Business development roles** accounted for more than half of the workforce in 2025 (53.2%).
- **With nearly 53.3% of permanent new hires**, customer relation roles are the main hiring focus, followed by IT (15.9%, up 3 points over one year), compliance and risks (8.8%) and back office professions (2.6%).
- **Support services account for 34.1% of the workforce** and over 25% of permanent new hires. They cover a range of expert roles: risk, banking processing, IT, legal and tax, marketing and communication, accounting and finance, etc.

Permanent new hires by area

Source: AFB, 2025



88.4

A high professional
gender equality index
in the banking sector

Source: AFB, 2024

Women are consistently taking on a greater role

Women already make up a high proportion of the banking workforce. Gender equality is a key priority, and over half of banking employees are female.

- **Over 56% of banking sector employees** are women (stable figure since 2018).
- Women account for 48.3% of new hires on permanent contracts and **over half (56.3%) are hired at a managerial grade.**
- **50.5% of managers** were women in 2025 (+2.4 points since 2018).
- **59.3% of promotions** involved women.

A committed and responsible employer

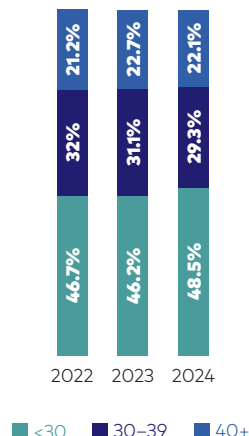
Work-study programmes – a key priority

Banks are implementing an active policy to support young people and promote work-study programmes.

- **Employees under the age of 30** accounted for 48.5% of new hires in 2025 and were focused on customer relation roles.
- Banks signed **6,800 new work-study contracts** in 2025. 95% are apprenticeship contracts compared to only 48% in 2018 (AFB scope).
- At the end of 2025, there were **18,100 work-study participants working at banks**, down 8.6% compared to 2024. The integration rate of work-study participants remains high at 84% (including continuing apprenticeship studies) (FBF scope).
- **Over 6,700 young people were working as interns** in 2025 and 760 young people as international volunteering contracts (VIE contracts) in 2024.

Permanent new hires by age

Source: AFB



Since 2025, the **"Forum on the Skills of Tomorrow"**, jointly organized by the FBF and the Syntec Federation, has provided a platform for dialogue and concrete proposals to enhance France's attractiveness to talent and support skilled employment.

Professional training – a critical issue

Investment in employees' professional education and training is a key priority for banks.

- The banking sector dedicates **4.3% of its payroll costs** to employee training, which was equivalent to €550 million in 2024 and **5.7 million hours**.
- 98% of employees benefited from at least one training programme in 2024. **More than a third of the total training hours was dedicated to seniors.**
- **The promotion rate remains high in 2025** (7.9% of the workforce) and concerns **nearly 46% of the technicians.**



nearly

990

students trained
on the fundamentals
of the banking business as
of the end of June 2026

Source: AFB

Integration of those who have difficulty entering the workforce

Promotions conducted by banks, along with interbank promotions organized by the Association française des banques (AFB) in partnership with Apels and each One, support the professional integration of young people from disadvantaged neighbourhoods or highly-skilled refugees.

- Since 2015, **over 840 young sports talents** have been trained in the fundamentals of the careers in the sector, within twelve banking groups.
- **Nearly 150 refugees** have been employed in banking since 2018, within eleven banking groups.
- **Over 80% signed a professionalisation contract and 76% were integrated into the workforce** on fixed-term or permanent contracts, across the Apels (Agence pour l'Éducation par le Sport) and each One programmes.

Source: AFB, end of June 2026

Policies on older workers

Banks' policies on older workers have helped to gradually increase the retirement age.

- **The proportion of older employees in the workforce** is higher than the national average, at 31.3% for employees aged 50+ (vs. 28.8% nationally) and 19.2% for employees aged 55+ (vs. 17.1%)*.
- The average retirement age in 2025 was **62.9 years** (+2 points since 2014).
- In 2025, **the departure rate of employees aged 60 stands at 25.2%** (vs. 43.2% in 2014).



62.9

The average retirement age
in 2025

Source: AFB, 2025



Further reading at observatoire-metiers-banque.fr

Senior employees in banking:
situation and challenges (December 2023)

*Source: Dares, 2024

An attractive and innovative sector

Technological businesses

Digital services, cyber security, artificial intelligence and FinTech incubation mean that banking is a highly technological sector and innovation is a concrete reality across all of its businesses.

- Diversity of inventions, rapidly spreading innovation, change of consumption habits and in work organization, data revolution, deployment of artificial intelligence (AI)... **These are strategic changes when it comes to how businesses adapt and the skills they need.**
- To deal with these societal shifts, **banks are supporting their employees in the transformation of their jobs** by promoting professional training and internal mobility.
- In 2025, banks continued to strengthen their recruitment in digital professions: **technology-related roles now account for 15.9% of all hires**, up 3 points compared to 2024. (see page 4)



94%

of French people
consult their bank's website
or use its mobile app

73%

of French people
say they are confident
in the banks for the security
of their personal data

Source: IFOP FBF study,
January 2026



Further reading at observatoire-metiers-banque.fr

Inter-branch study on the issues of Generative Artificial Intelligence (GAI) in the banking sector (April 2025)



A manager employment partnership

On 4 October 2021, the AFB and the "Association pour l'emploi des cadres" (Apec) have signed a partnership agreement to promote employment opportunities in banking and raise awareness of banking professions among managerial grade groups.

75% of banking sector employees are managerial grade, and so raising awareness and informing this group is particularly important.



Further reading

- Business studies at observatoire-metiers-banque.fr
- Banking sector businesses and training at jinvestislavenir.fr, an initiative developed by Opco Atlas with the AFB

Anticipating the jobs and skills needed in the future

Various challenges and priorities are emerging as a result of digital and societal transformation. Banks are signing agreements with employee representative bodies to anticipate these changes.

- **Branch agreements** were also signed on the strategic management of jobs and skills (June 2025), remote working in banks (April 2025) and update of the reference job classification in banking (March 2023).
- In July 2026, **the professional training agreement** incorporates the changes introduced by the Act of 24 October 2025 implementing the National Interprofessional Agreement (ANI) on career transitions and professional retraining.

Forward-looking business studies

Work conducted by the Observatoire des métiers de la banque is shaping analysis by the branch on skills requirements of banks.

- In June 2026, a study on **new working practices in the banking sector** provides an analytical tool to support ongoing transformations and anticipate their impact on jobs and skills.
- In December 2025, a study assesses **the state of ESG-related skills across banking professions** and identifies ways to support the expected upskilling needs.
- In April 2025, **an inter-branch study on the issues of Generative Artificial Intelligence (GAI) in the banking sector** provides an overview of current developments. It offers concrete recommendations to anticipate and support changes.

Key figures 2025

368,800

employees

representing 20% of the eurozone banking sector

FBF – ECB, 2025, FBF calculations



34,400

new hires

FBF scope

18,100

work-study participants

FBF scope



1 in 2 managers

is a woman

AFB scope

nearly **99%**

of employees are on
permanent contracts

AFB scope





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September 2026 – Head of Publication: Maya Atig

