

dat ara ma

The French
banking sector
Datarama



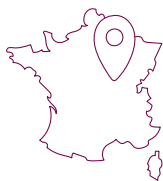
FÉDÉRATION
BANCAIRE
FRANÇAISE

FRENCH BANKS

2,2 %

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

Insee 2022 – FBF calculations



1 in 3 branches

in the eurozone
is in France

ECB / Eurostat, 2022

Over 99%

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

Cour des comptes, 2021

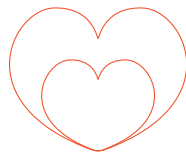
326

banks

34,298

branches

ACPR, 2024 – ECB, 2022



89 %

of French people
have a good image
of their bank

IFOP FBF survey,
February 2024

European champions

5

French banks among the eurozone's
top 10 banks

S&P Global, 2024



83 %

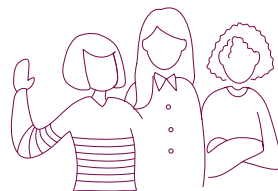
of French people
recognise the strategic
nature of the banking sector

IFOP FBF survey,
February 2024

EMPLOYMENT

48,900

new hires in 2022
FBF scope



57 %

of the workforce are women

**1 in 2 managers
are women**

AFB, 2022



More than
98%

of bank employees are under
permanent contracts

AFB, 2022



Among the top employers in France

1,7 %

of private salaried employment

FBF, 2022

349,100

employees

i.e. 20% of the eurozone banking sector

FBF, 2022



LOANS

€1,350bn

in corporate loans

Banque de France,
December 2023



96 %

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

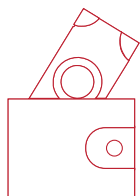
Banque de France, Q4 2023



25 %

of home loans of the eurozone
are granted in France

BCE, December 2023



42,7 %

of households hold at least
one credit

Observatoire des crédits aux ménages,
January 2024

€1,292bn

in outstanding home loans

Banque de France,
December 2023

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

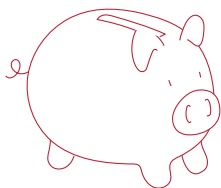
French banks in the world's
top 10 for green loans
Dealogic, 2023

SAVINGS

17,5 %

**Household
savings rate**

Banque de France, as a %
of gross disposable income – Q4 2023



More than

55

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

Banque de France, 2022



22 %

**share of interest-bearing bank
deposits in household
financial investments**

Banque de France, Q4 2023

€6,186bn

**in household
financial investments
including**

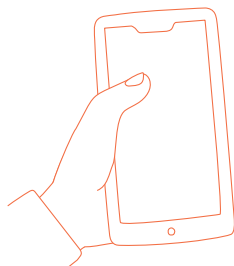
€936bn

in regulated savings
Banque de France, Q4 2023

payments

More than
73,000
cash points

Banque de France, in mainland France,
December 2022

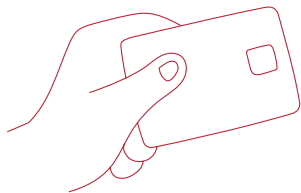


- 4%

fall in payment transaction fraud
over one year (in volume)

OSMP, 2022

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
56,000
cashless payment transactions
per minute in France

ECB, 2022

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