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Finance and fintech in France: remarkable growth

Published on the Thu 23/01/2025 - 11:13

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Bannière Article Finance

Palais Brongniart

A dynamic financial sector feeding an attractive economy

Finance and fintech occupy a central role in the French economy. Paris is at the forefront of this, providing the setting for renowned institutions such as BNP Paribas, Société Générale and AXA, as well as other leading international players in the sector. Thanks to Euronext, one of Europe's main trading platforms, the capital enjoys privileged access to global markets and has recently overtaken London to become the main stock market in Europe in terms of market capitalisation.

In parallel, France's fintech ecosystem has developed considerably in recent years. Start-ups such as Lydia, Qonto and the launch of Wero, supported by the European Payment Initiative, have transformed financial practices and strengthened the sector's competitiveness.

Infographie Finance et Fintech 1

Infographie Finance et Fintech 2

A financial framework conducive to innovation and investment

In addition to its geographical location and its high-performance infrastructures, France's marketplace benefits from a constantly improving regulatory framework thanks to advances implemented by the Autorité des Marchés Financiers (AMF). The financial environment is particularly favourable to the listing of rapidly growing tech companies, while at the same time guaranteeing security of investment.

The Paris Court of Appeal (Cour d'Appel de Paris), which specialises in international arbitration, also strengthens the capital's attractiveness thanks to the solid legal system in place. Every year, major events such as Paris Fintech Forum and the IPEM, in Paris and in Cannes, attract thousands of professionals working in the finance sector, thus illustrating the ecosystem's vitality.

A structured and innovative ecosystem

The growth of France's finance industry is based around a solid network of players in both the public and private sectors. To highlight this, French *grandes écoles* and universities, in particular Polytechnique, HEC Paris and INSEAD, train thousands of highly-qualified talents who then feed into companies within the sector.

Flagship entities such as Station F, the world's largest campus for start-ups, bear witness to this highly dynamic ecosystem, bringing together start-ups, incubators and multi-nationals. State-funded support, via initiatives such as La French Tech and the research tax credit (CIR), further consolidates the country's attractiveness for investors.

Legendary venues at the service of finance and innovation

France's financial landscape is centred around leading business districts. La Défense, Europe's n°1 business district, is home to numerous financial institutions as well as the European Banking Authority. It also provides the backdrop for dedicated venues for professional events, in particular the CNIT Viparis.

The link between Paris and the finance sector is also symbolised by historic buildings and institutions such as the Palais Brongniart, the former Paris Stock Exchange, and La Monnaie de Paris (The Paris Mint), which remind us of the French capital's close historical connections with the world of finance. Nowadays they host business events for major companies, in so doing perpetuating their links with the economic and financial world.

European and international ambitions

France plays a vital role in the transformation of financial markets in Europe. It is a key player within the Capital Markets Union, a strategic project that aims to strengthen Europe's finance sector. In addition, the modernisation of the country's legal framework, in particular with regard to the dematerialisation of transferable securities, contributes to the competitiveness of the French finance sector.

La Défense

A forward-looking vision: sustainable finance and digital transition

France is positioning itself at the forefront of technological innovation and green finance. Blockchain, artificial intelligence and open banking are redefining the financial landscape, and the country is also investing massively in solutions aligned with energy transition.

Sustainable finance is a key strategic priority involving initiatives that aim to steer capital towards sustainable projects. These advances have made France a global leader in green finance – a key issue for companies and investors alike. Thanks to its modern infrastructure, competitive regulatory framework, and an ambitious policy to enhance its attractiveness, France is consolidating its role as a hub for finance and fintech in Europe, and a breeding ground for innovation and the development of investments.