

AFL Rankes 3rd French Bank and 49th Safest Bank Worldwide by Global Finance

Among the 100 safest financial institutions globally, AFL ranks 49th and 3rd among French banks in the 2025 Global Finance ranking.

An international recognition that confirms the strength of AFL's model

The ranking, compiled annually based on ratings from the main credit rating agencies (Moody's, S&P, Fitch), distinguishes the institutions with the highest financial strength.

Among the nine French banks included in the ranking, AFL takes 3rd place, and 49th among the 100 safest international banks.

Ten years after its creation, this recognition confirms the robustness of AFL's model, firmly rooted in support for French local governments:

- a cooperative-inspired banking model,
- prudent financial policies,
- activities entirely focused on financing local governments.

"This ranking reflects the confidence the market places in AFL's model, supported by a strong financial structure, and reinforces the purpose of our mission, more essential than ever in these times: to support all French local governments in their transitions and financing needs. We are honored to be included in this ranking for the second time. It is a meaningful recognition for the local governments that created AFL ten years ago, with the goal of strengthening their ability to act," said Yves Millardet, Chairman of AFL's Executive Board.

The full ranking can be accessed [here](#)

About AFL, the bank for local governments

"To embody responsible finance in order to strengthen the local world's ability to act, addressing the present and future needs of citizens."



Press contact

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The only French bank fully owned (100%) by local authorities, the AFL has a unique and innovative model: a bank created by and for all local authorities. By becoming AFL's shareholders, local authorities gain access to fast, tailored financing for their local investments while committing to sustainable and responsible finance practices. For local authorities, it is the freedom to invest, with a controlled management of their finances. Since its launch in 2015, the AFL has already granted nearly €11.5 billion in loans, including €2 billion in 2024, and currently has 1,229 shareholders.

More information: <https://www.agence-france-locale.fr/en/>



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