

THE INTERNATIONAL
BANKING AND FINANCE INSTITUTE

FLIPBOOK 2023



2023 ACTIVITIES CLICK TO REGISTER



.....○ LIVE EVENTS



CLICK
HERE



.....○ E-LEARNING



.....○ REPLAYS FOR
EXPERTS



FOREWORD

WHAT ARE THE IBFI NEW TRENDS?

● Trend 1:

IBFI-led training activities have continued at a very high level. The Covid period has removed the quantitative bottleneck of face-to-face activities. Distance learning has become a full-fledged modality and, above all, it has allowed us to reach a much wider audience. Through our live events, the IBFI has reached more than 2,400 participants in 2022, twice as many as before Covid. Nevertheless, the return to face-to-face training for selected training actions implies a reduction in the number of participants reached: compared to an average of 100 participants for online actions, only 30 participants can take part in face-to-face actions.

● Trend 2:

Technical cooperation through structured projects is a strong expectation of our central banker partners. Through its agreement with the Agence Française de Développement and Expertise France, the Banque de France's bilateral cooperation plans and through ongoing or planned European projects such as the one with African countries - under the co-chairmanship of the Banque de France and the Deutsche Bundesbank - this trend will be even more pronounced in the years to come. The IBFI is restructuring and developing its approaches to meet this demand by seeking to better mobilise and enlarge its pool of experts.

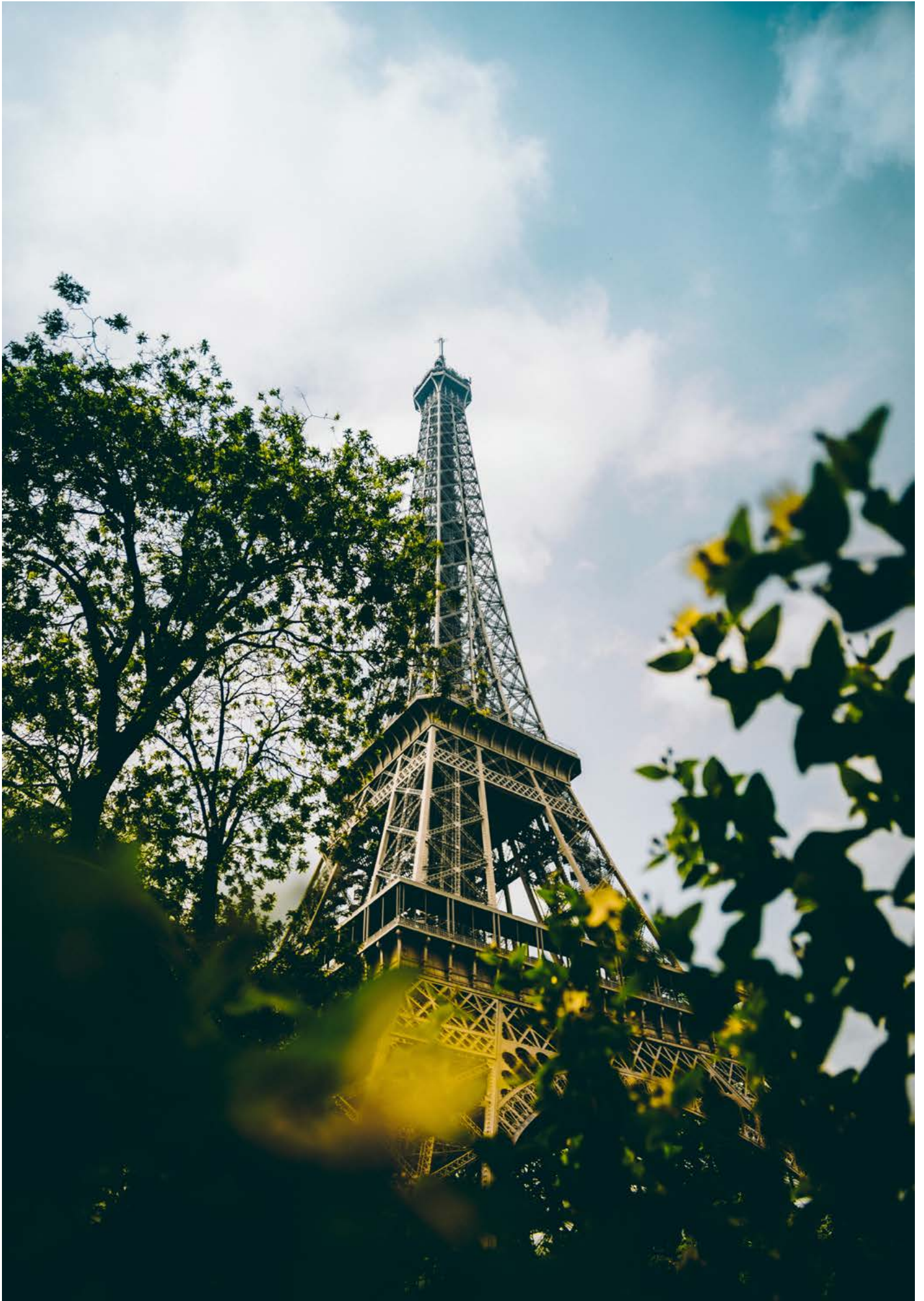
● Trend 3:

E-learning tools and video replays are a very valuable complement to the IBFI's activities. They allow for a greater dissemination of knowledge and expertise. The IBFI platforms have had nearly 600 participants in 2022 and nearly 1000 hours of replays have been viewed. Our project is to make this type of tool more and more impactful by better responding to users' expectations.

This flipbook also presents the benchmarks made during our seminars. They create new knowledge and allow the participants of our seminars, but also the partner Central Banks, to compare themselves in areas where there is often no specific information for Central Banks.

Enjoy your reading and see you soon at one of our activities!

Jean-Luc Quémard |
Head of the International Banking and Finance Institute (IBFI) |



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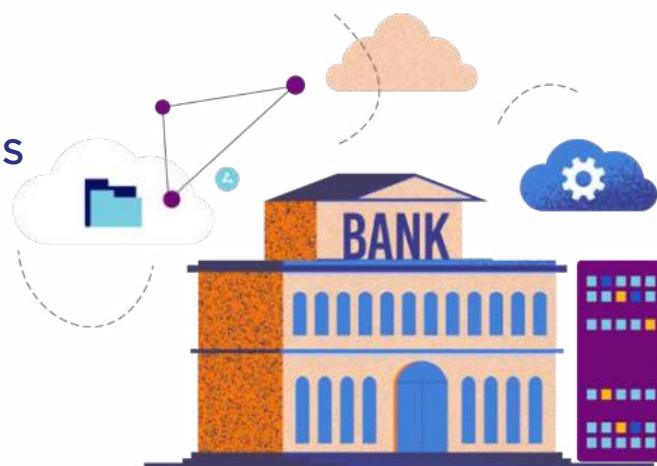
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IBFI IN BRIEF

THE INTERNATIONAL BANKING AND FINANCE INSTITUTE PROVIDES

4 MAIN ACTIVITIES

- Live events
- Video learning and E-learning
- Bilateral study visits
- Technical assistance missions

After having moved all IBFI's activities online during the period of the Covid19 pandemic, we come back to a normal situation. Our new services will remain active and complement our offer, providing learners with a wider range of solutions.

The **IBFI** proposes trainings covering all central bank functions. Topics evolve according to the needs expressed by our partners. The in-persons seminars include theoretical and practical presentations, situational exercises and case studies. Online events are shorter and focused on presentations.

The **IBFI** also provides technical assistance under two forms: mobilising Banque de France experts to take part in bilateral or multilateral missions (IMF, World Bank, EU) or welcoming study visits of delegations from foreign central banks and supervisory bodies at the Banque de France. We now offer virtual missions or study visits.



Live events : Training seminars and Webinars

The in-persons seminars provided through the **IBFI**'s annual catalogue are our primary mode of action. They consist in 3 to 5 day training sessions, the content of which we adapt to fit the needs expressed by our partners. They include theoretical and practical presentations, simulation exercises and case studies. To foster interaction around particular topics we often bring participants together in smaller groups. Sharing experiences and networking are key. The **IBFI** proposes also webinars on current topics. They usually last 1h30. The **IBFI** live events are open to all central bank staff through a call for application.



Video learning and E-learning

The **IBFI** shares videos of experts participating in its seminars through **IBFI** Replay video library using a Content Management System created by a French start-up. It is a unique source of expert resources on all central banking activities. Video replays are available at any time, on any device and are usercentric thanks to rich media features.

The **IBFI** proposes also an e-learning tool for its central banks users using ressources from its video library as well as content created specifically for E-learnings. Learners' progress is monitored and quizzes enable them to validate their understanding and identify areas for improvement. A certificate is delivered after a successful training.



Tailored training

We receive numerous requests to organise specialised or customised training programmes. Thus, aside from our traditional training seminars which are open to all central banks, we conduct tailored projects on a bilateral or regional basis. Such specialised support may consist in study trips in France or virtual training sessions of small groups of central bankers, or may take the form of bespoke training sessions, held on our premises or within the partner central bank. In this latter case, we seek to involve, to the greatest extent possible, employees from other central banks of the same region, so that any such initiative may benefit the largest number of persons. These sessions are only launched after an in-depth study of existing requirements and a thorough examination of the most adequate means of satisfying demand. The duration of these events is variable, ranging from two to five days. Attendance may be combined with participation to seminars included in the **IBFI**'s annual programme and videoconferences.



Partnerships

The **IBFI** has a broad network of partners worldwide. In addition to our bilateral cooperation with other central banks or international institutions such as the IMF or the World Bank, we build partnerships with regional institutions, in order to deliver training services suited to the local context and challenges, and to limit travel expenses for participants. A partnership agreement was recently signed between the Banque de France and Expertise France (a subsidiary of the French Development Agency). This agreement provides a framework and funding for the provision of Banque de France experts for technical support or training missions undertaken by Expertise France. It offers new opportunities for our experts by allowing them to work within a coordinated offer of French expertise, particularly on European programmes.



High-level workshops

Throughout the year, the **IBFI** organises technical workshops upon an invitation-only basis. The organisation of these workshops is highly dependent on economic and financial news and the evolution of challenges faced by central banks.

These workshops aim at bringing together the main central bank specialists who are called upon to tackle a common issue. Participants come from various geographic zones and from diverse areas of expertise (macroeconomists, economic policy specialists, experts specialised in financial stability issues, as well as specialists of the markets, payment systems, regulatory and supervisory matters, or the internal management of central banks).

Workshops organised by the **IBFI** allow for a matching of experience, including with other public institutions and private sector players, in order to bring about the emergence of solutions possibly suited to the various local contexts. For the proper progress of the debates, it is essential that all participants in these workshops have prior extensive knowledge in the area concerned.



Videoconference support and dialogue

The **IBFI** is equipped with the infrastructure necessary for the organisation of bilingual videoconferencing among the experts of our partners and of the Banque de France. Such a cooperation mode is particularly suited to the review of a highly specific topic, requiring a short time period (one or two hours) of work in common. Participation in projects organised by third parties Experts within the **IBFI**, or appointed by the **IBFI** also participate in training projects organised and financed by third parties, whether national or regional central banks, international financial institutions such as the IMF and the World Bank, and regional institutions such as the CEF (Center of Excellence in Finance).

IBFI EVENTS IN 2023



EVENT	LANGUAGE	DATE	APPLY BEFORE	LOCATION	EMAIL
Legal experts and financial crisis	F/E	16-19/01	16 nov.	Paris	legal@banque-france.fr
Cybersecurity	F/E	25-26 jan.	22 jan.	on-line	cyberseminar@banque-france.fr
Corporate credit risk assessment	F/E	30 jan.- 1 feb	27 jan.	on-line	corporate@banque-france.fr
Consumer protection, financial inclusion and education	F/E	6-9 march	6 jan.	Paris	consumer@banque-france.fr
Sustainable finance(joint FMA)	E	7-9 march	by invitation	on-line	sustainablefinance@banque-france.fr
Webinar for Heads of Banknotes printing	F/E	7 march	by invitation	on-line	cashseminar@banque-france.fr
International Relations	F/E	14-16 march	30 jan.	Paris	ecoint@banque-france.fr
Central bank budget management	F/E	12 april	7 april	on-line	compta@banque-france.fr
Central bank accounting management	F/E	13 april	7 april	on-line	compta@banque-france.fr
Sustainable finance	F/E	9-11 may	7 may	on-line	sustainablefinance@banque-france.fr
Operational risk management in a central bank	E	10-11 may	9 may	on-line	risk@banque-france.fr
Webinar Cash management	F/E	16 may	13 may	on-line	cashseminar@banque-france.fr
Macroprudential policies of central banks (joint with the Joint Vienna Institute)	E	22-26 may	22 feb.	Vienna	1491-ut@banque-france.fr
Monetary and financial statistics	F/E	23-25 may	20 may	on-line	monfinstats@banque-france.fr
Webinar Reducing the carbon footprint of a central bank	F/E	30 may	28 may	on-line	change@banque-france.fr
Webinar Central bank innovation	F/E	5 june	2 june	on-line	ITseminar@banque-france.fr
Big Data	F/E	6-7 june	3 june	on-line	data@banque-france.fr
Internal Audit, Control and Compliance	F/E	12-15 june	12 april	Paris	auditseminar@banque-france.fr
Reserve Management	E	12-16 june	by invitation	Paris	1491-ut@banque-france.fr
Fighting against money laundering and financing of terrorism (joint FMA)	E	19-21 june	by invitation	on-line	aml@banque-france.fr
Macroeconomic forecasting	E	4-6 july	4 may	Paris	forecasting_ibfi@banque-france.fr
Financial market infrastructures, payment systems and instruments	F/E	4-6 sept.	1 sept.	on-line	market@banque-france.fr
Monetary Policy in crisis time	F/E	11-13 sept.	11 july	Paris	monpol@banque-france.fr
Transforming a central bank	F/E	19-21 sept.	15 sept.	on-line	change@banque-france.fr
Financial stability and macroprudential policies of central banks	E	26-28 sept.	26 july	Paris	stabfin@banque-france.fr
Real Estate Risks	F/E	10-12 oct.	6 oct.	on-line	realestate@banque-france.fr
Data protection	F/E	17-18 oct.	13 oct.	on-line	data@banque-france.fr
Banknotes printing and counterfeiting	F/E	6-9 nov.	by invitation	Paris	cashseminar@banque-france.fr
The basics of central banking	F/E	6-9 nov.	2 nov.	on-line	change@banque-france.fr
Webinar francophone CBDC	F	10 nov.	7 nov.	on-line	1491-ut@banque-france.fr
Balance of payments and other external statistics	F/E	14-16 nov.	10 nov.	on-line	bop@banque-france.fr
Fighting against money laundering and financing of terrorism	F/E	21-23 nov.	21 sept.	Paris	lab@banque-france.fr
Back-office operations	F/E	21-24 nov.	21-sept.	Paris	backoffice@banque-france.fr
Sustainable finance	F/E	27-30 nov.	27 sept.	Paris	sustainablefinance@banque-france.fr
Innovation management in Central banks	F/E	11-12 dec.	1 dec.	on-line	ITseminar@banque-france.fr

NEW E-LEARNING MODULES AND NEW VIDEO LIBRARY CONTENT

ECONOMIC ANALYSIS AND STATISTICS

VIDEO LIBRARY

Replays only Introduction to DSGE models (level 1) (EN)
International Relations (EN/FR)
Macroeconomic Forecasting (EN)
Sustainable finance (EN/FR)

Big data (EN/FR) **NEW**
Unconventional monetary policies (EN) **NEW**
Monetary and financial account statistics (EN/FR)
Real estate risks (EN/FR)
Balance of payments (EN/FR)

With e-learning

FINANCIAL STABILITY AND PRUDENTIAL SUPERVISION

VIDEO LIBRARY

Replays only Legal experts and financial crises (EN/FR)

Consumer protection (EN/FR)
Anti-money laundering (EN/FR)
Financial stability and macroprudential stability (EN/FR)

With e-learning

Video library : Most of our seminars are recorded. Each seminar includes several videos. You can access the replays of all the presentations on our dedicated platform : <https://banque-france.ubicast.tv/authentication/subscribe/>. The replays of 2022 seminars are listed here above.

E-learning : Our e-learning modules are a condensed content of the video library. The videos are coupled with a short quizzes. Certificates are granted to successful learners. E-learning courses are accessible via this link <https://www.banque-france.fr/en/access-videos-replays>
The new e-learning created in 2022 are flagged with the logo “new”.

MARKETS AND OPERATIONS

VIDEO LIBRARY

Replays only Back-office Operations (EN/FR)

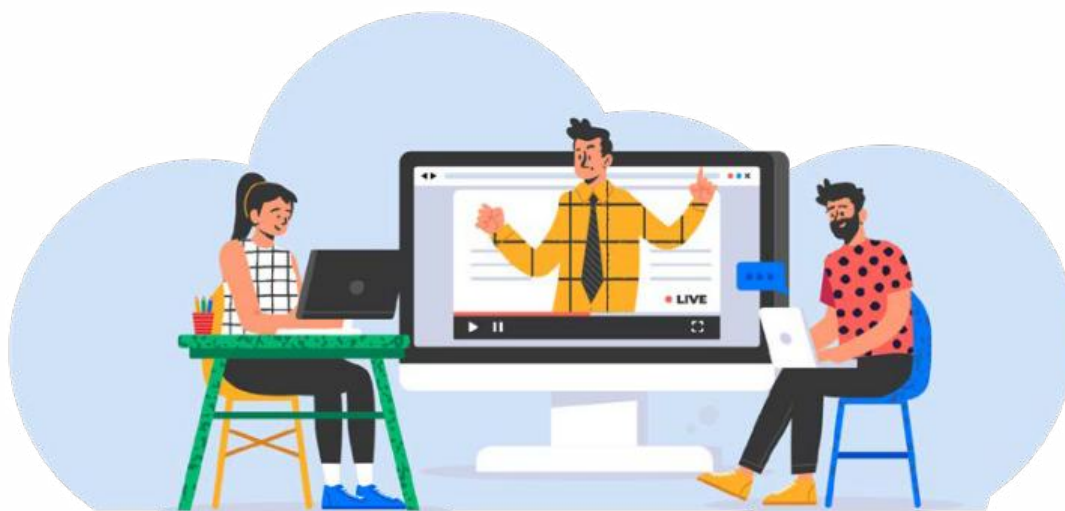
With e-learning

Cybersecurity (EN) **NEW**

Market infrastructures, systems and means of payment(EN/FR) **NEW**

Operational risk management in a central bank (EN/FR)

Financial risk management in a central bank (EN/FR)



GOVERNANCE, ADMINISTRATION, AND COMMUNICATION

VIDEO LIBRARY

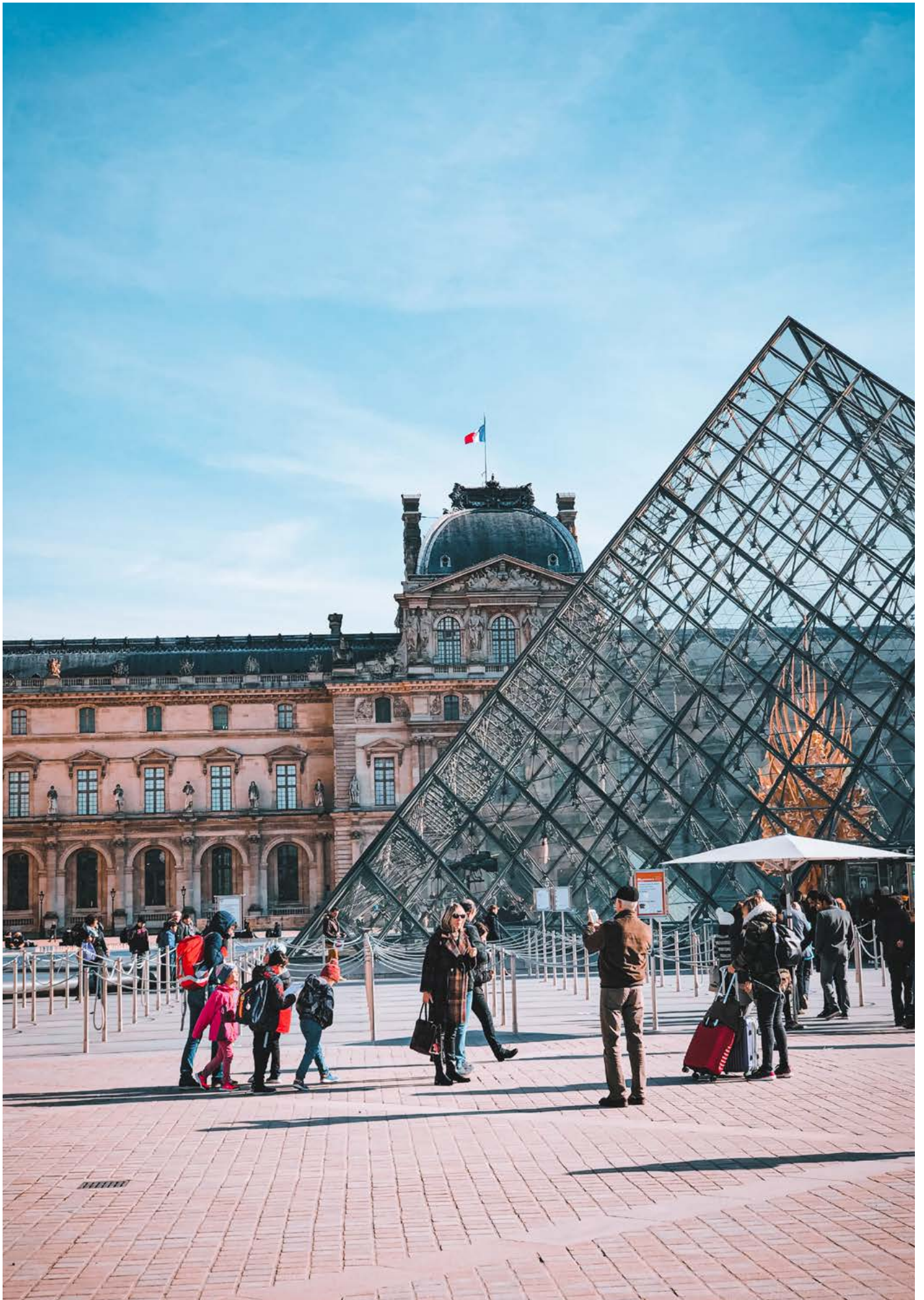
Replays only Corporate credit risks (EN/FR)

With e-learning

Data protection (EN/FR) **NEW**

Internal audit and control (EN/FR)

Transforming a central bank (EN/FR)



IBFI KEY FIGURES

966

HOURS
OF REPLAYS
VIEWED



2700

PARTICIPANTS
TO LIVE
EVENTS



545

USERS ON
LEARNING
CHANNELS



22

ON-LINE
SEMINARS



9

IN-PERSONS
SEMINARS



39

MISSIONS

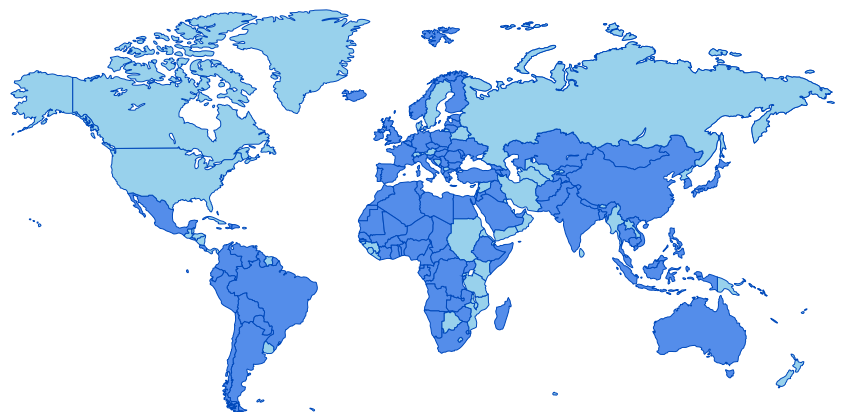
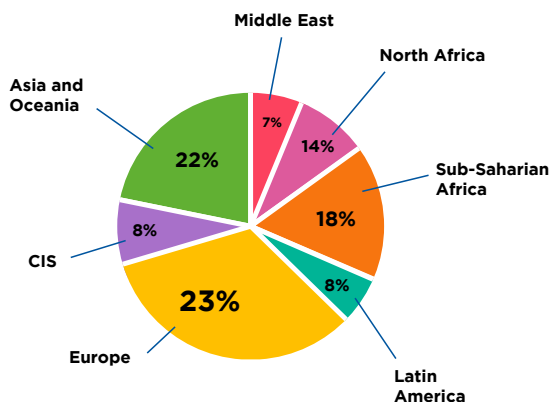


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INSTITUTIONS



- AFGHANISTAN
- ALBANIA
- ALGERIA
- ANGOLA
- ARGENTINA
- ARMENIA
- AUSTRALIA
- AZERBAIJAN
- BAHRAIN
- BANGLADESH
- BELGIUM
- BENIN
- BOLIVIA
- BOSNIA-HERZEGOVINA
- BRAZIL
- BULGARIA
- BURKINA FASO
- BURUNDI
- CAMBODIA
- CAMEROON
- CENTRAL AFRICAN REPUBLIC
- CHAD
- CHILE
- CHINA
- COLOMBIA
- COMOROS
- COSTA RICA
- CROATIA
- CYPRUS
- CZECH REPUBLIC
- DEMOCRATIC REPUBLIC OF THE CONGO
- DJIBOUTI
- DOMINICAN REPUBLIC
- ECUADOR
- EGYPT
- EL SALVADOR
- EQUATORIAL GUINEA
- ESTONIA
- ETHIOPIA
- FINLAND
- FRANCE
- GABON
- GEORGIA
- GERMANY
- GHANA
- GREECE
- GUINEA CONAKRY
- GUINEA-BISSAU
- GUYANA
- HAITI
- HONG KONG
- HUNGARY
- ICELAND
- INDIA
- INDONESIA
- IRAQ
- IRELAND
- ISRAEL
- ITALY
- IVORY COAST
- JAMAICA
- JAPAN
- JORDAN
- KAZAKHSTAN
- KOSOVO
- KYRGYZSTAN
- LAO
- LATVIA
- LEBANON
- LIBYA
- LITHUANIA
- LUXEMBOURG
- MADAGASCAR
- MALAYSIA
- MALDIVES
- MALI
- MALTA
- MAURITANIA
- MAURITIUS
- MEXICO
- MOLDOVA
- MONGOLIA
- MONTENEGRO
- MOROCCO
- NAMIBIA
- NEPAL
- NETHERLANDS
- NIGER
- NIGERIA
- NORTH MACEDONIA
- NORWAY
- PAKISTAN
- PARAGUAY
- PERU
- PHILIPPINES
- POLAND
- PORTUGAL
- REPUBLIC OF CABO VERDE
- REPUBLIC OF THE CONGO
- ROMANIA
- SAUDI ARABIA
- SENEGAL
- SERBIA
- SEYCHELLES
- SINGAPORE
- SLOVAKIA
- SLOVENIA
- SOMALIA
- SOUTH AFRICA
- SOUTH KOREA
- SPAIN
- SRI LANKA
- SWAZILAND
- SWISS
- TAIWAN
- TAJIKISTAN
- TANZANIA
- THAILAND
- TOGO
- TRINIDAD AND TOBAGO
- TUNISIA
- TURKEY
- UGANDA
- UKRAINE
- UNITED ARAB EMIRATES
- UNITED KINGDOM
- UNITED STATES
- VENEZUELA
- VIETNAM
- ZAMBIA
- ZIMBABWE



IBFI BENCHMARKS



THE FIGURES/GRAPHS SHARE THE RESULTS OF SURVEYS AMONG PARTICIPANTS AT THE IBFI SEMINARS. THE FULL BENCHMARKS AND LISTS OF RESPONDING COUNTRIES SHARE ARE AVAILABLE ON WWW.BANQUE-FRANCE.FR/EN/IBFI/NEWS

GOVERNANCE, ADMINISTRATION AND COMMUNICATION



DATA PROTECTION SEMINAR

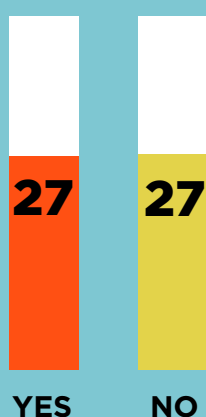


IS THERE A SPECIFIC LEGISLATION RELATED TO PERSONAL DATA PROTECTION IN YOUR JURISDICTION?



57 

DID THE GDPR (GENERAL DATA PROTECTION REGULATION) INITIATE A REVIEW OF LEGISLATION?



54 

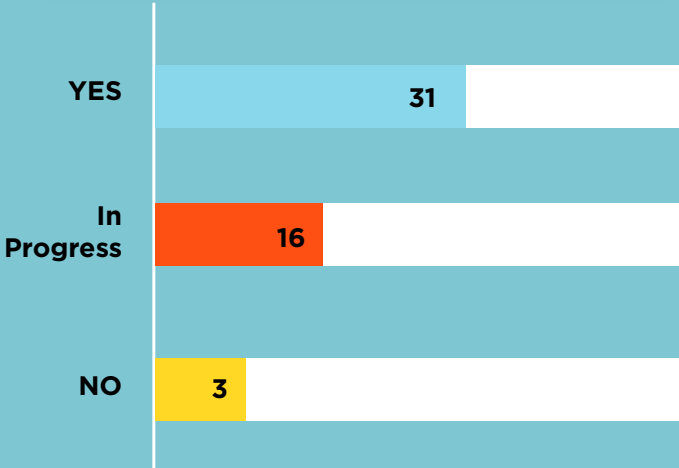
DID YOU MAKE CHANGES IN YOUR ORGANIZATION AFTER THE ENTRY INTO FORCE OF THE GDPR IN MAY

NO
24

YES
27

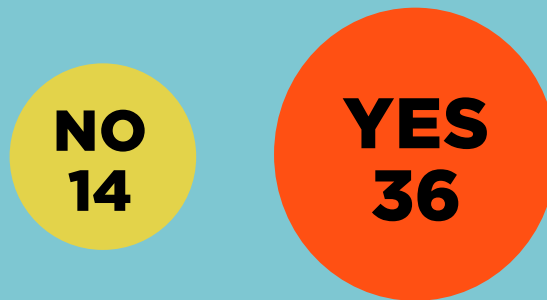
51 

HAVE YOU SET UP AWARENESS ACTIONS ABOUT DATA PROTECTION IN YOUR ORGANISATION?



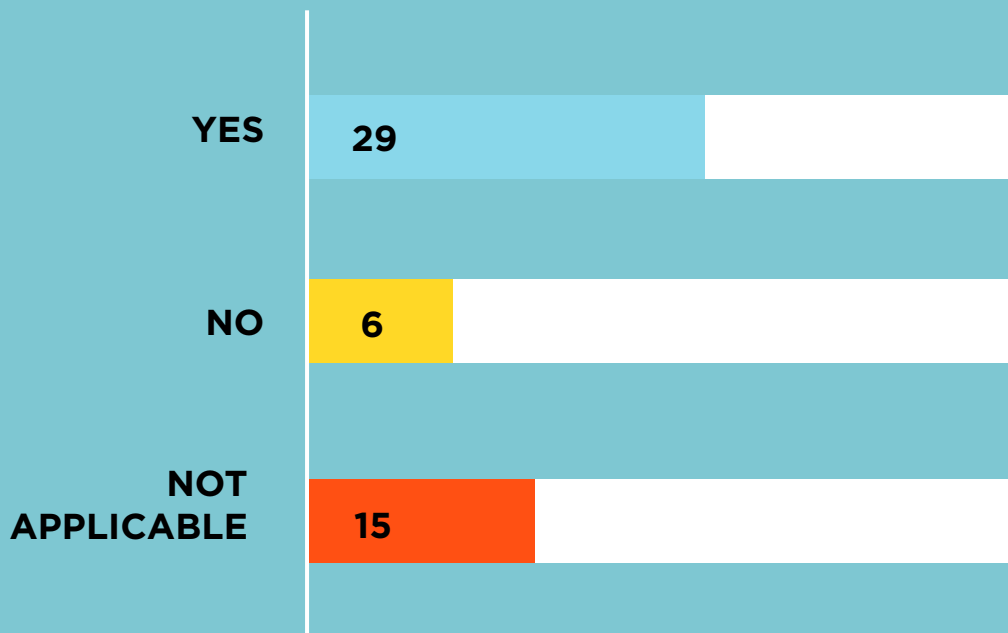
50 

2018? IS THERE A DATA PROTECTION SUPERVISORY AUTHORITY IN YOUR COUNTRY? HAVE BANKS AND



50

HAS YOUR DATA PROTECTION SUPERVISORY AUTHORITY ORGANISED COMMUNICATION ACTIONS TOWARDS THE GENERAL PUBLIC?



50

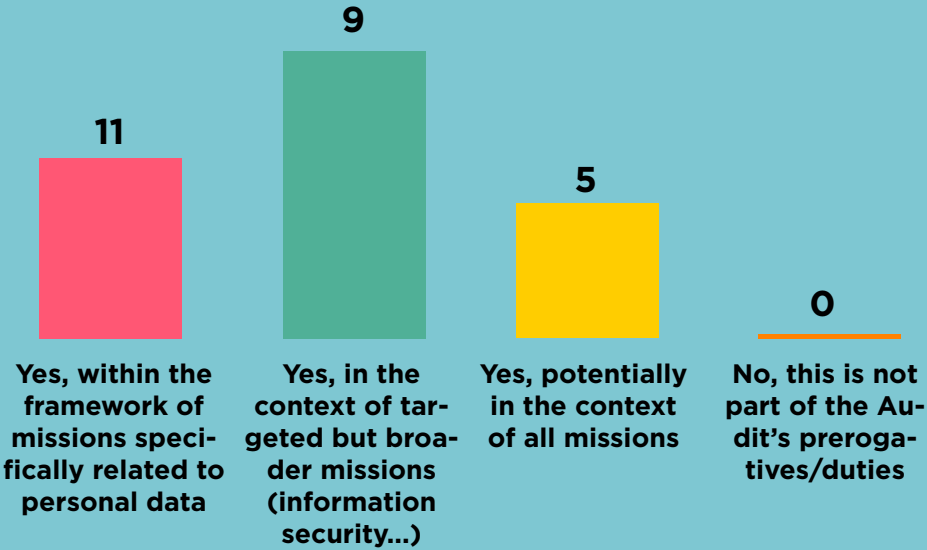
COMPANIES FROM YOUR COUNTRY PROVIDING SERVICES TO EU RESIDENTS DESIGNATED A REPRESENTATIVE IN THE EU AS POINT OF CONTACT?



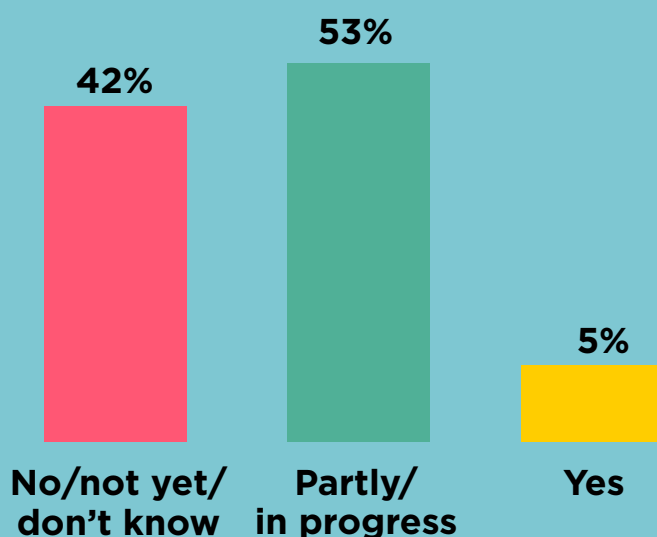
DATA CONTAINED IN THIS DOCUMENT ARE CALCULATED FROM PARTICIPANTS' RESPONSES TO A QUESTIONNAIRE CIRCULATED PRIOR TO THE CONFERENCE. NO ATTEMPT HAS BEEN MADE TO VERIFY ACCURACY. DEFINITIONS AND METHODOLOGIES DIFFER ACROSS JURISDICTIONS.



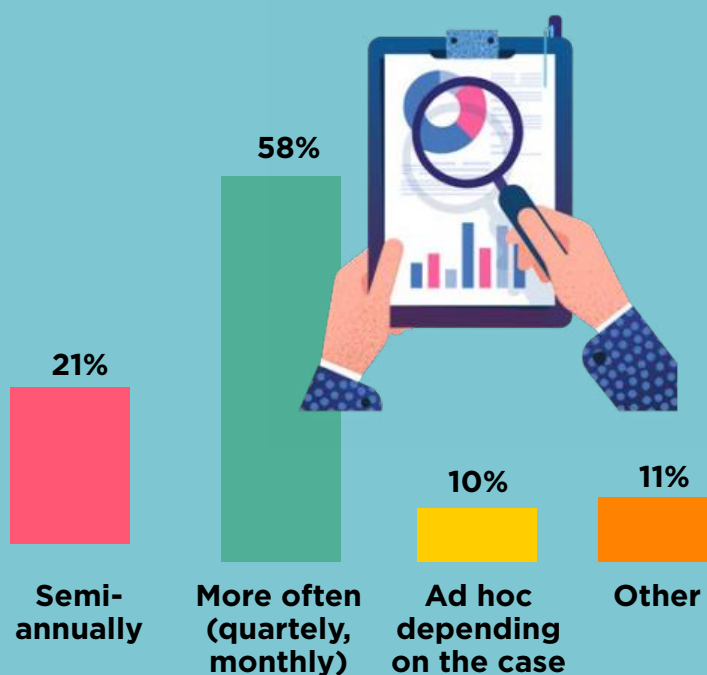
DO YOU MONITOR/SUPERVISE THE PROTECTION OF PERSONAL DATA? (MULTIPLE CHOICE)



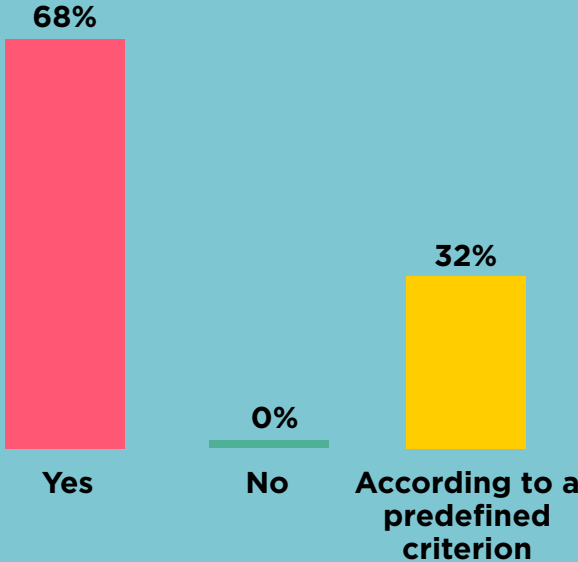
HAVE YOU SET UP A SYSTEMATIC INVENTORY OF THE DATA USED BY THE AUDIT AND A SPECIFIC MANAGEMENT OF PERSONAL DATA PROCESSING?



HOW OFTEN DOES THE AUDIT FOLLOW UP ON THE RECOMMENDATIONS?

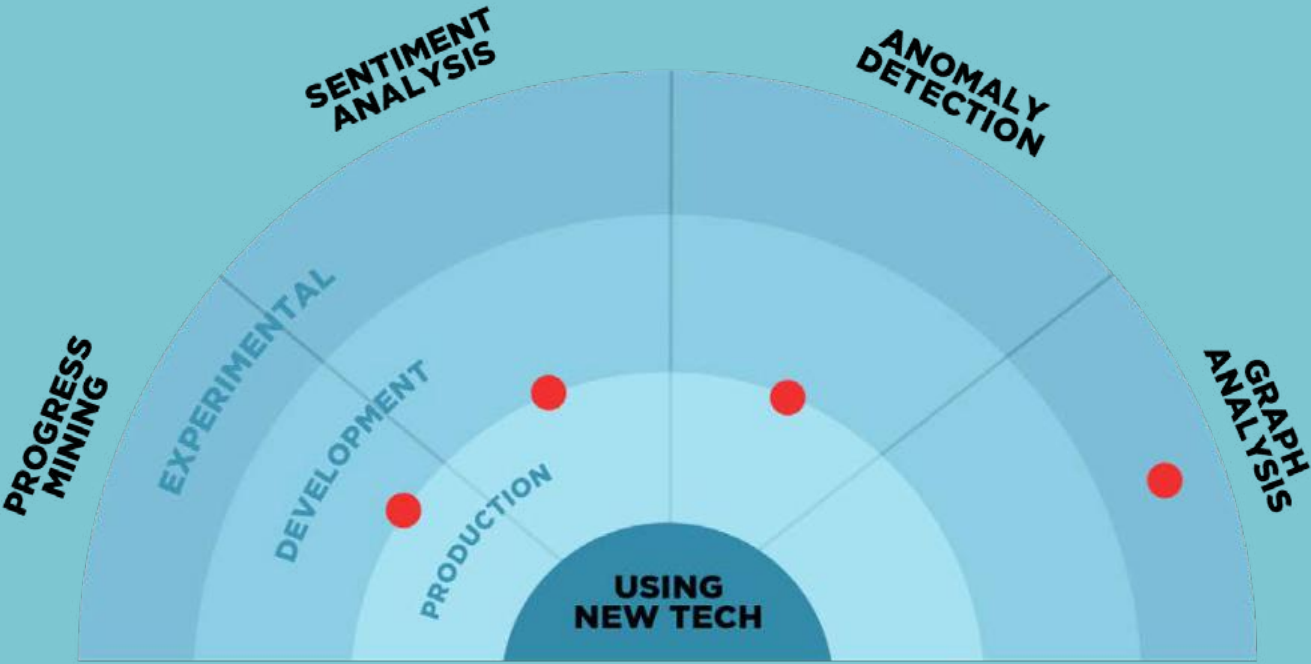


DOES THE AUDIT FOLLOW UP ON ALL RECOMMENDATIONS REGARDLESS OF THE LEVEL OF CRITICALITY?



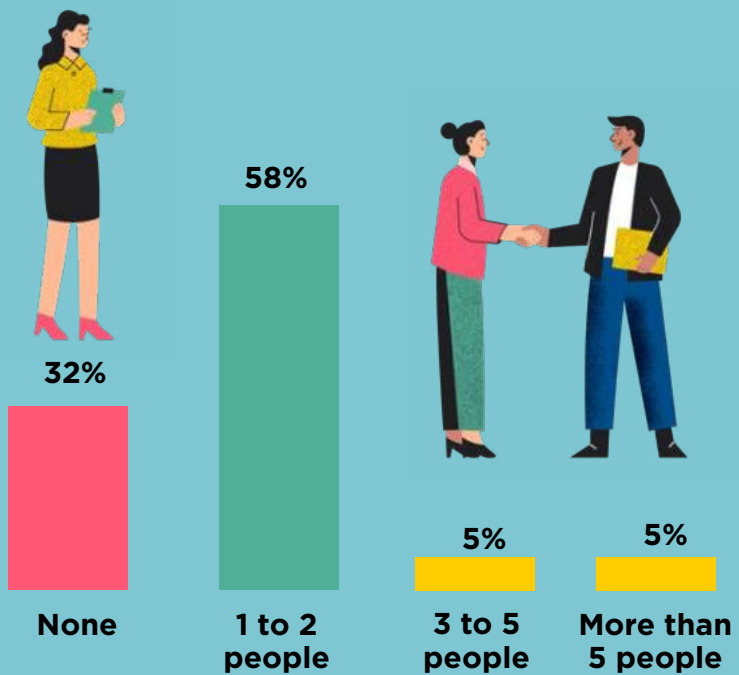
19 

WHAT IS THE LEVEL OF DEVELOPMENT OF THE FOLLOWING TECHNOLOGIES?

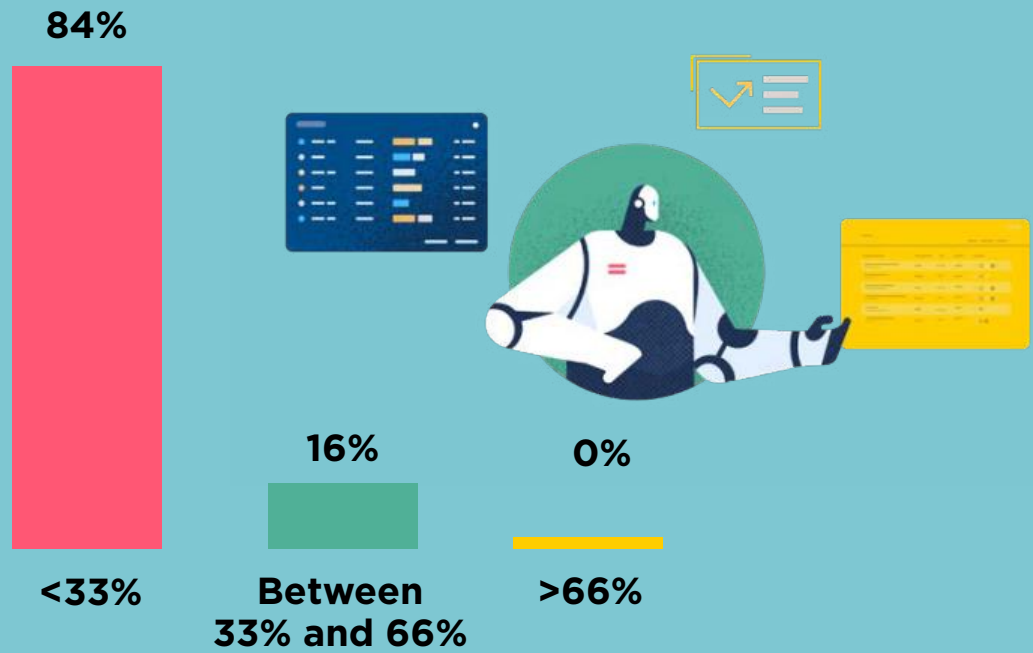


19 

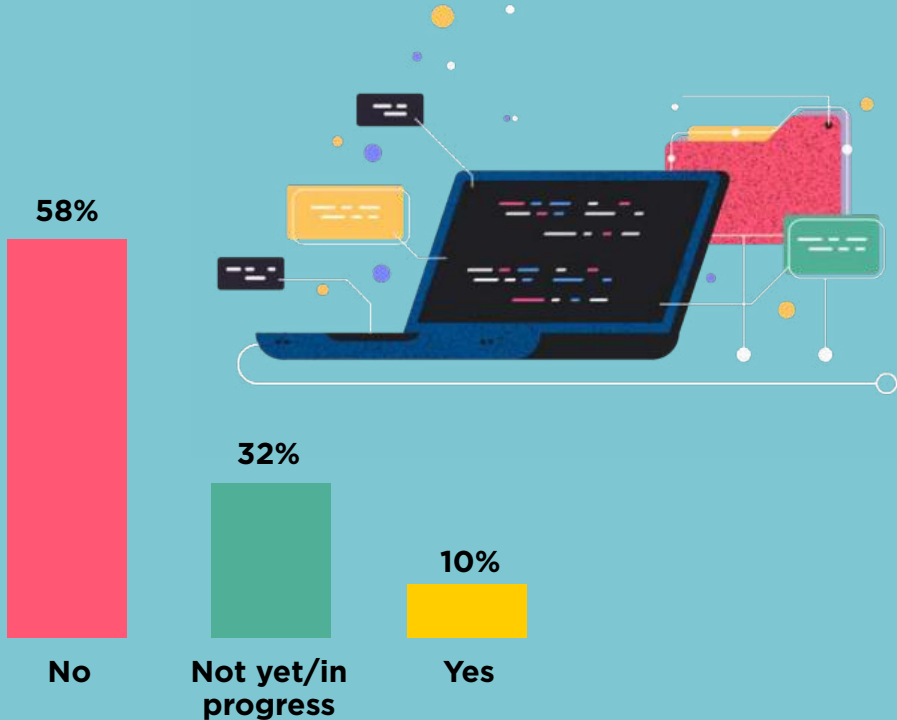
HOW MANY AUDITORS HAVE A DATA ANALYST PROFILE (MASTERING TOOLS SUCH AS POWER QUERY, TABLEAU, R, AND PYTHON)?



WHAT PROPORTION OF IT PROJECTS ARE CONDUCTED IN AGILE MODE?

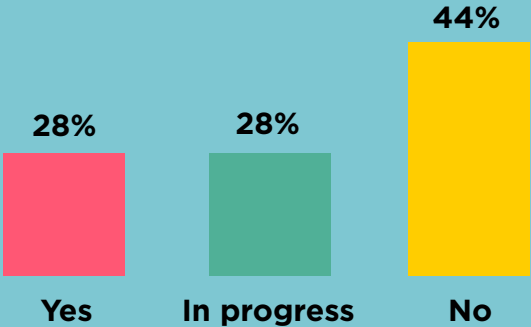


HAS THE AUDIT DEVELOPED A SPECIFIC METHODOLOGY FOR AUDITING AGILE PROJECTS?



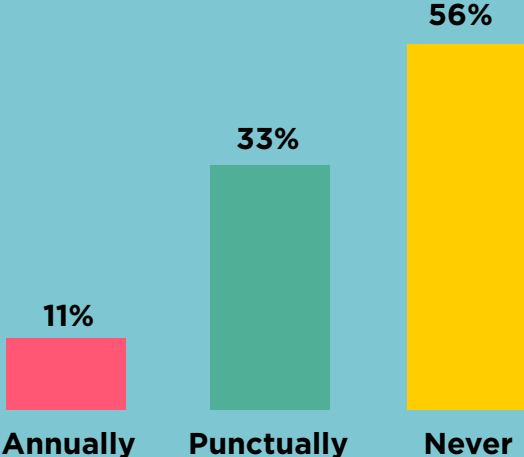
19 

HAVE YOU ESTABLISHED A REGISTER OF PROVIDERS ACCESSING THE INFORMATION SYSTEM?



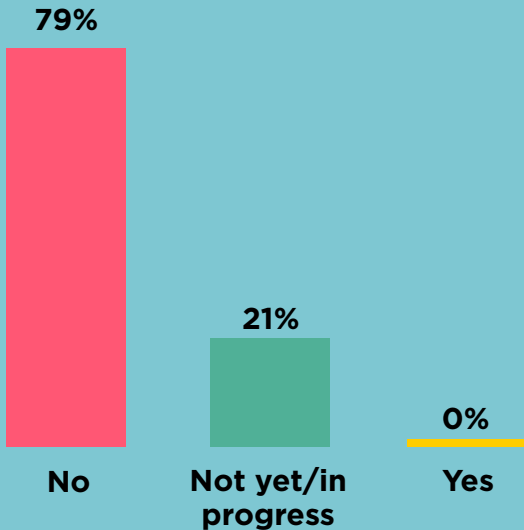
18 

DOES THE INTERNAL AUDIT CONDUCT ASSIGNMENTS WITH SERVICE PROVIDERS?



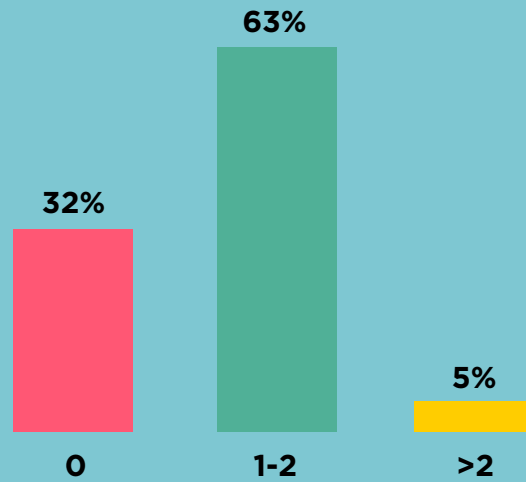
18 

DO YOU CONDUCT AUDITS ON INCIDENTS NOT INCLUDED IN THE ANNUAL AUDIT PROGRAM?



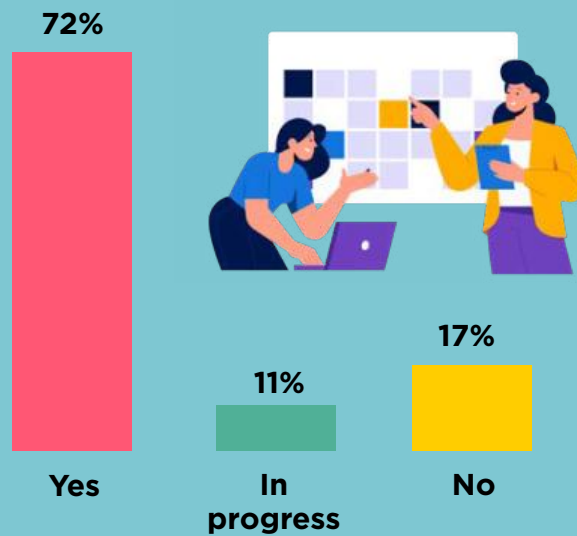
19 

HOW MANY CYBERSECURITY AUDITS DID YOU CONDUCT LAST YEAR?



19 

DO YOU HAVE A TEAM DEDICATED TO INFORMATION SYSTEMS AUDIT?



18 

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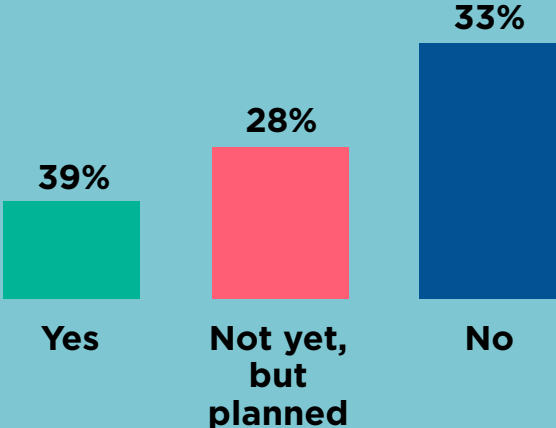


TOWARDS SUSTAINABLE PROCUREMENT POLICIES IN CENTRAL BANKS

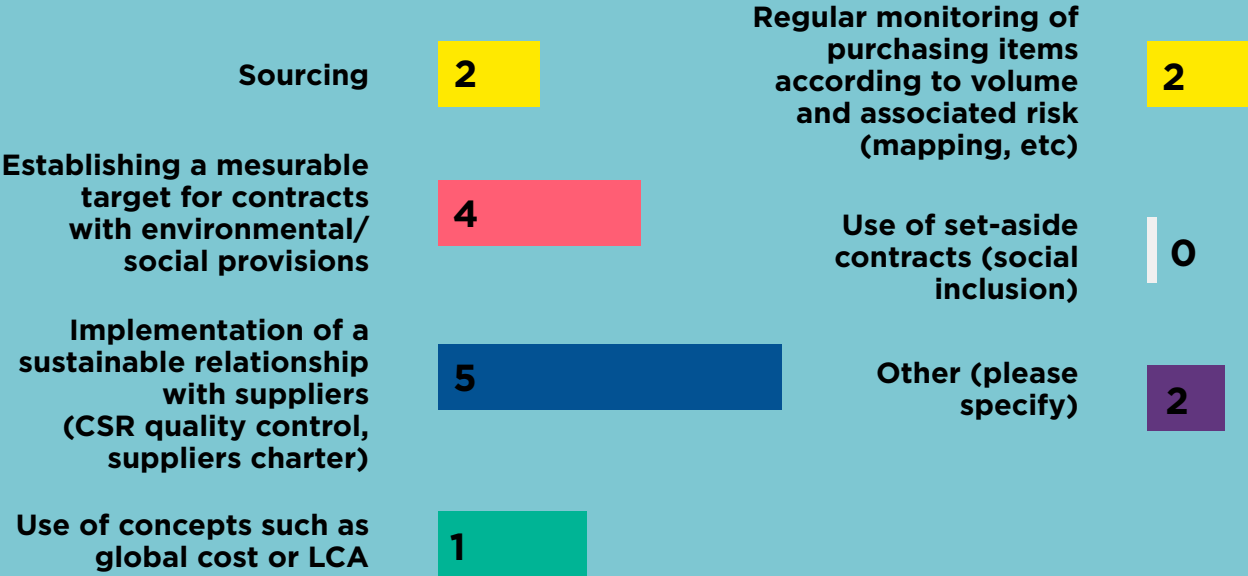


**BRAZIL, BULGARIA, FRANCE, HAÏTI, ICELAND,
INDONESIA, JORDAN, MADAGASCAR,
MALTA, MOLDOVA, NEPAL, NIGERIA,
PHILIPPINES, SAUDI, SPAIN, TURKIYE, VIETNAM**

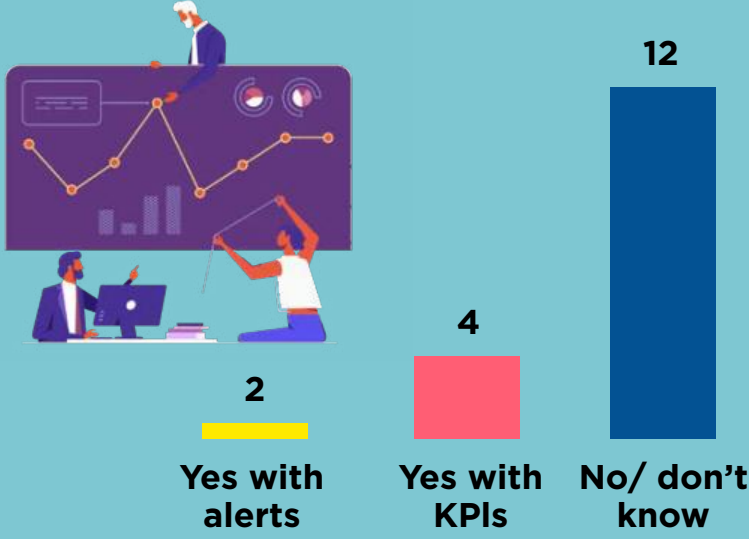
IS THE PERFORMANCE OF YOUR SPP POLICY MEASURED? IS THE PERFORMANCE OF YOUR SPP POLICY MEASURED?



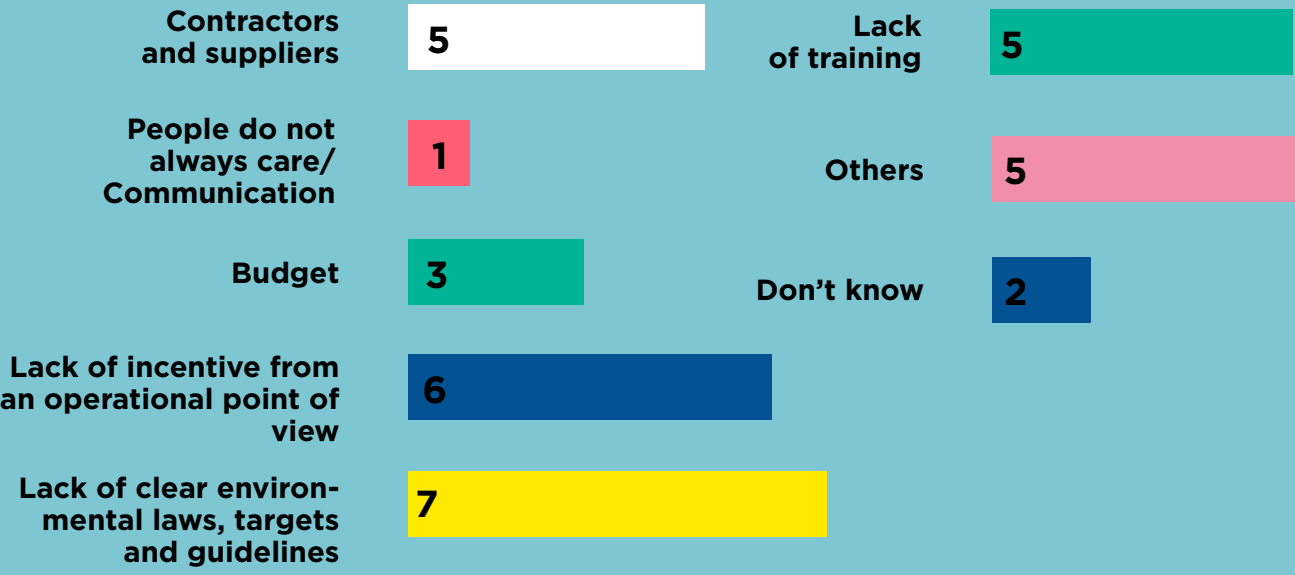
WHICH MEASURES HAVE BEEN TAKEN SO FAR / ARE TO BE TAKEN IN THE NEAR FUTURE BY YOUR INSTITUTION TO BOOST SPP IN THE PROCUREMENT PROCESS?



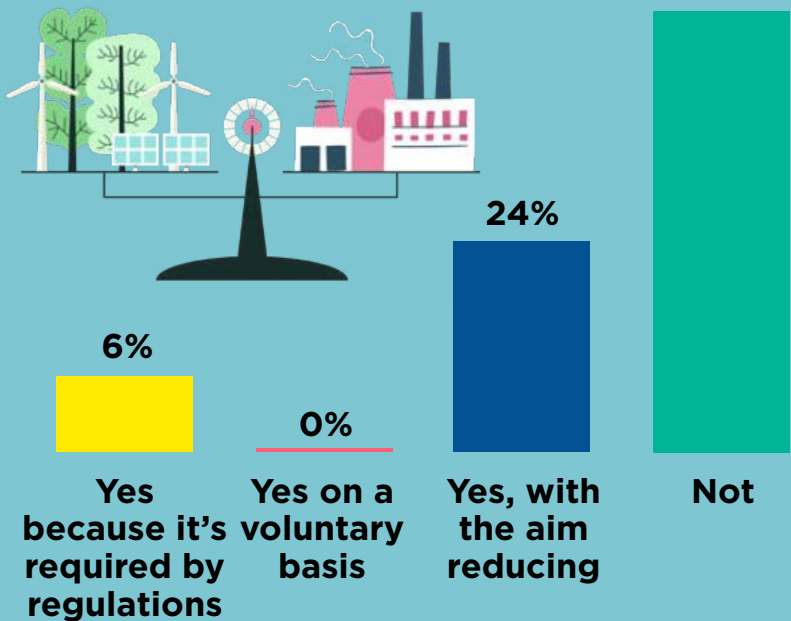
IS THE PERFORMANCE OF YOUR SPP POLICY MEASURED?



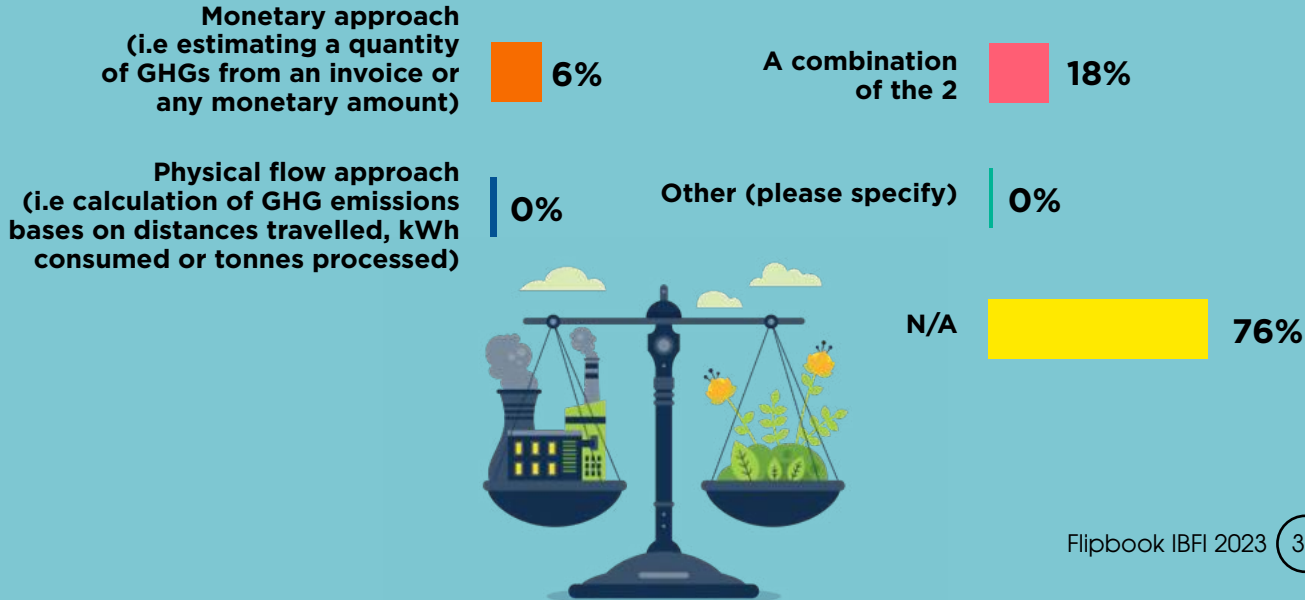
WHAT ARE THE MAIN OBSTACLES, INTERNAL AND EXTERNAL, FOR YOUR INSTITUTION TO DO MORE IN THIS FIELD?



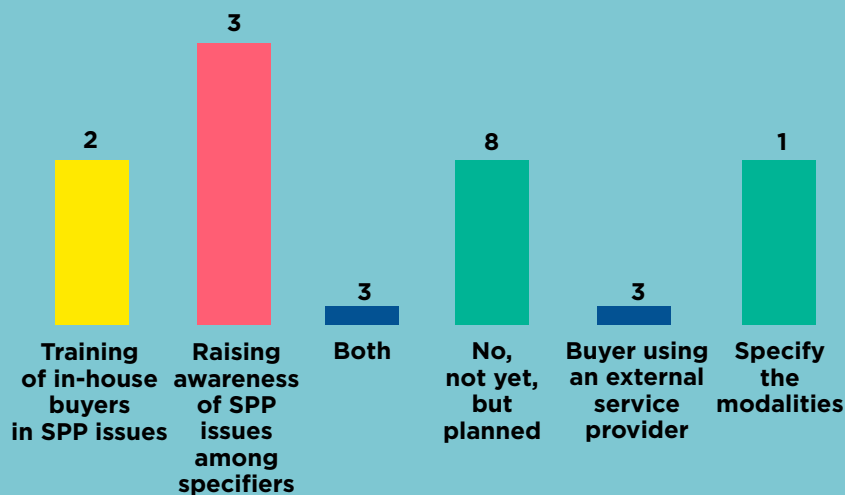
DO YOU INCLUDE PURCHASING IN THE CALCULATION OF YOUR REGULATORY GREENHOUSE GAS (GHG) BALANCE? IF SO, DO YOU DO SO WITH THE AIM OF REDUCTION OR EVEN NEUTRALITY?



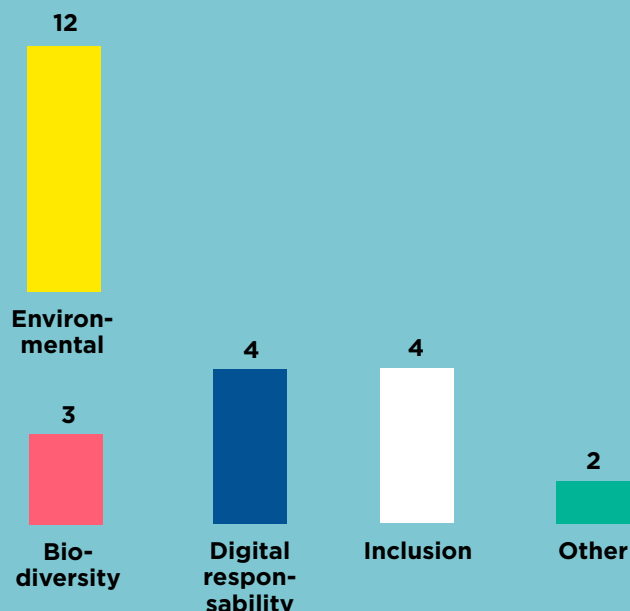
WHAT APPROACHES DOES YOUR INSTITUTION USE TO CALCULATE THE PURCHASING ITEM IN YOUR CARBON BALANCE?



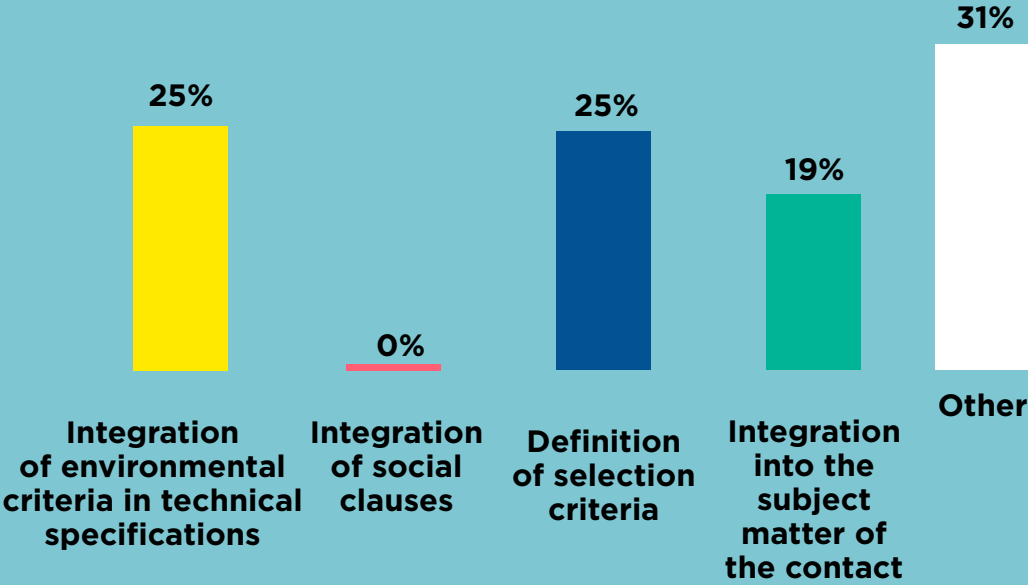
ARE BUYERS AND SPECIFIERS TRAINED/ AWARE OF SUSTAINABLE PROCUREMENT ISSUES? (SEVERAL ANSWERS ARE BUYERS AND SPECIFIERS TRAINED/ AWARE OF SUSTAINABLE PROCUREMENT ISSUES? (SEVERAL ANSWERS POSSIBLE)



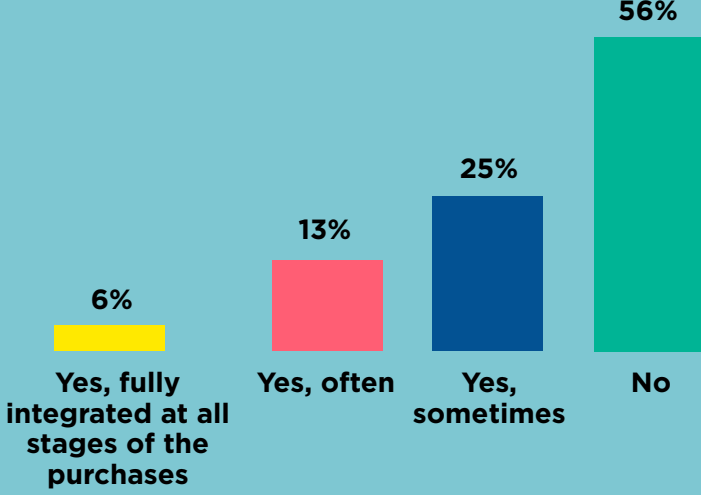
WHAT ISSUES ARE INTEGRATED INTO YOUR SUSTAINABLE PUBLIC PROCUREMENT (SPP) PROCESS? (SEVERAL ANSWERS POSSIBLE)



HOW DO YOU INTEGRATE THE ISSUES ADDRESSED INTO SUSTAINABLE PROCUREMENT POLICY PROCESS?



DOES YOUR INSTITUTION INTEGRATE THE TOPIC OF SUSTAINABLE DIGITAL PROCUREMENT?



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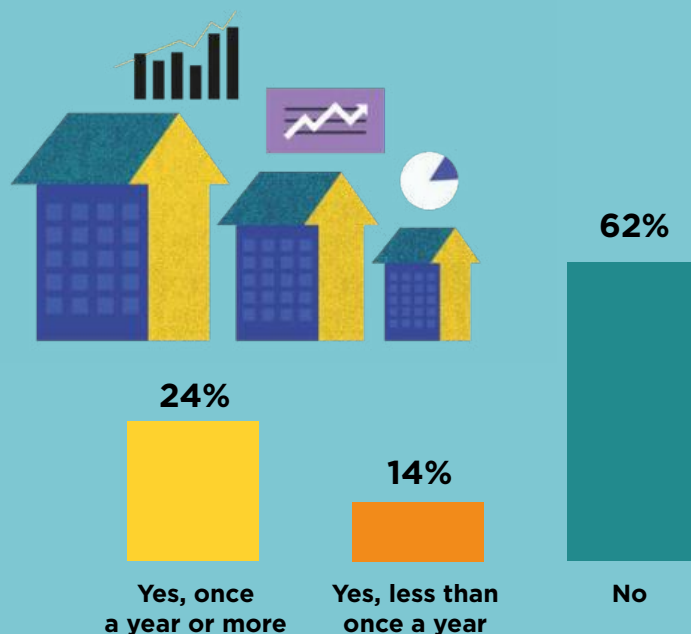
FACILITY MANAGEMENT AND ENVIRONMENTAL RESPONSIBILITY IN CENTRAL BANKS



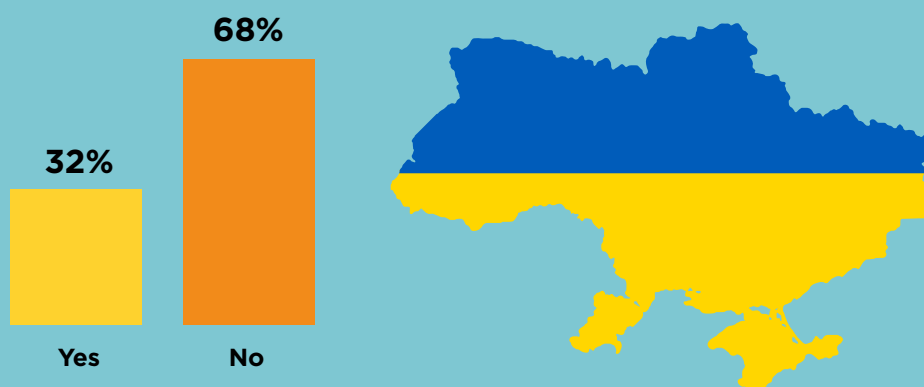
Participating countries

**BBULGARIA, BRAZIL, FRANCE, EGYPT, HAÏTI,
ICELAND, INDONESIA, MADAGASCAR, MALTA,
MOLDOVA, NEPAL, NIGERIA, THE PHILIPPINES,
SAUDI ARABIA, SPAIN, TUNISIA, TÜRKIYE, VIETNAM**

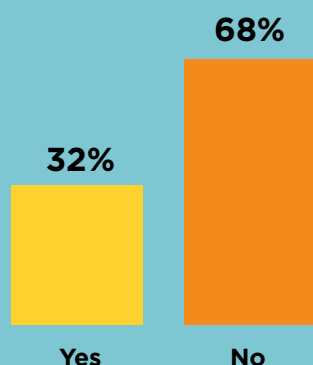
DO YOU PERFORM ENERGY AUDITS ON YOUR BANK'S REAL ESTATE ASSETS? IF SO, HOW OFTEN?



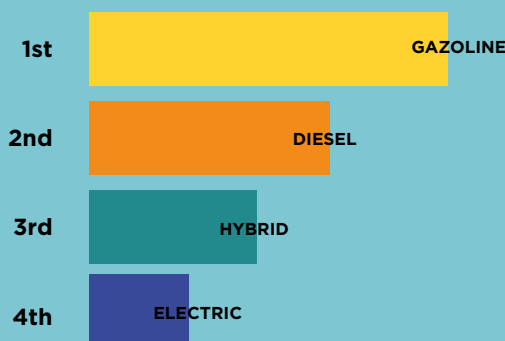
ARE YOU PLANNING ANY EXCEPTIONAL MEASURES THIS WINTER TO REDUCE ENERGY CONSUMPTION BECAUSE OF THE WAR IN UKRAINE?



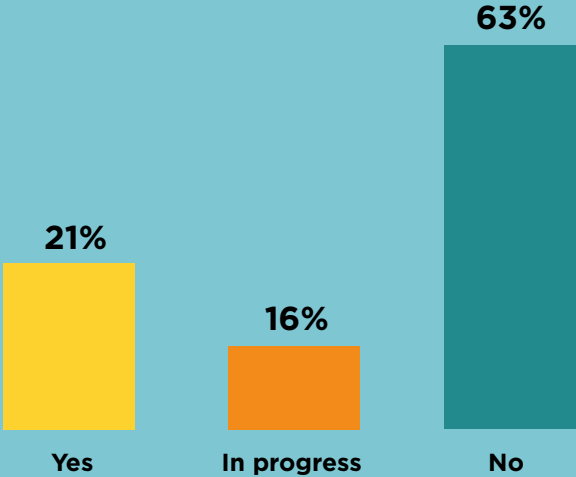
ARE YOU SUBJECT TO ANY GOVERNMENT OBLIGATIONS REGARDING ENERGY CONSUMPTION?



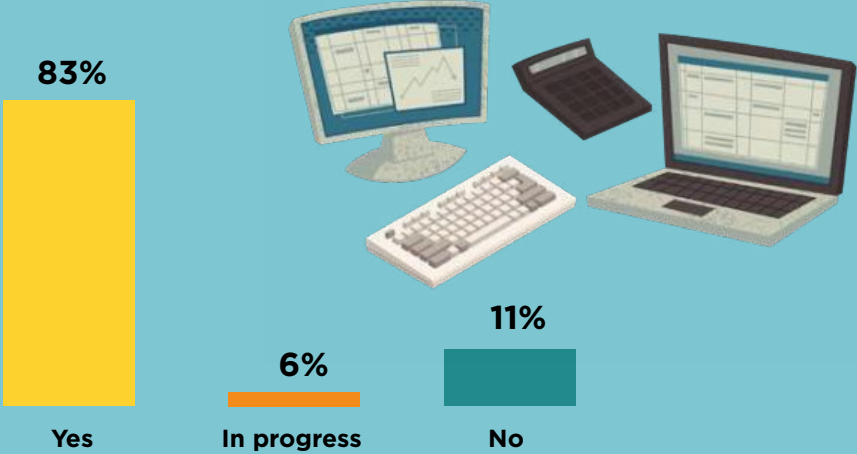
WHAT IS THE COMPOSITION OF YOUR CAR FLEET TODAY (GASOLINE, DIESEL, HYBRID, ELECTRIC)? SORT THE VEHICLE TYPES BY THE NUMBER OF VEHICLES IN YOUR BANK



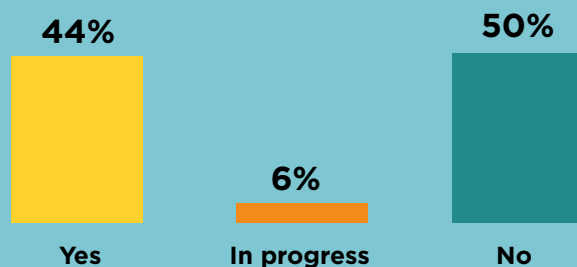
HAVE YOU AUTOMATED THE REPORTING OF YOUR FLEET INFORMATION (KM, LITERS...)?



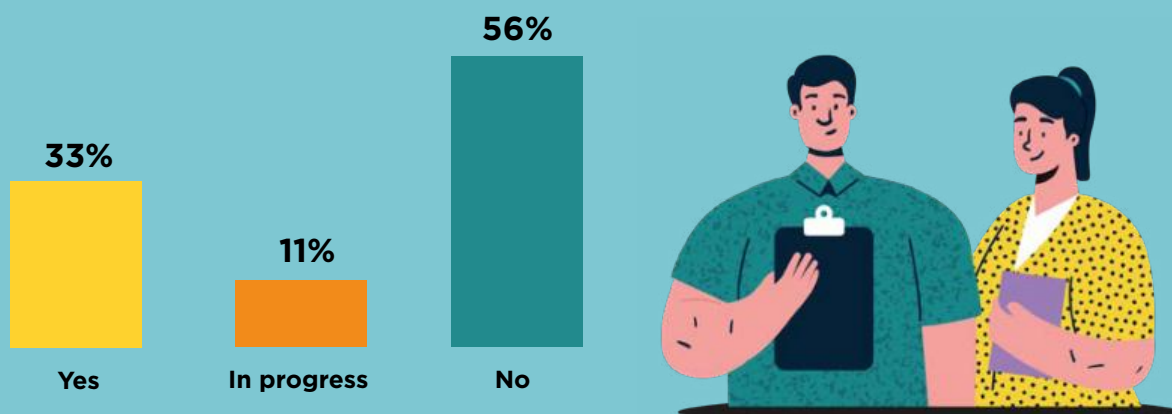
WITHIN YOUR BANK, WHEN ORDERING EQUIPMENT, DO YOU ENCOURAGE THE RECYCLING OF OLD EQUIPMENT THAT IS STILL IN GOOD CONDITION?



DO YOU HAVE A SYNTHETIC INDICATOR THAT ALLOWS YOU TO SEE IN REAL TIME THE ENERGY CONSUMPTION OF YOUR BANK'S HEADQUARTERS?



THE PANDEMIC HAS MADE US RETHINK OUR WAY OF WORKING. DO YOU HAVE A WORKING GROUP ON “THE OFFICE OF TOMORROW”?



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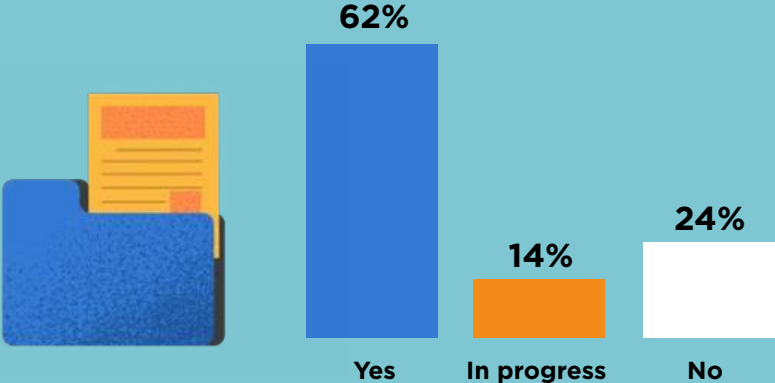
RESILIENCE MANAGEMENT IN CENTRAL BANKS



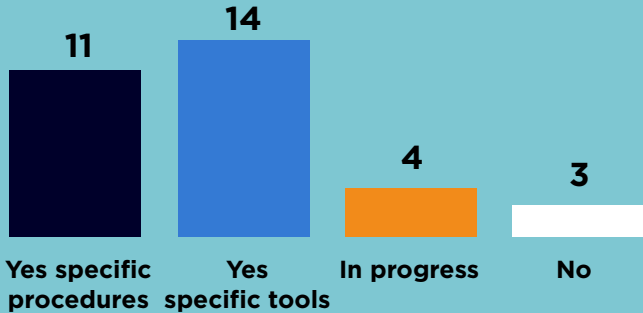
Participating countries

**BBRASIL, BULGARIA, FRANCE, EGYPT, GEORGIA,
HAÏTI, ICELAND, INDONESIA, MADAGASCAR, MALTA,
MOLDOVA, NEPAL, NIGERIA, THE PHILIPPINES, SAUDI
ARABIA, SPAIN, TÜRKIYE, VIETNAM**

DO YOU HAVE A BROADLY PRESCRIPTIVE DOCUMENT THAT SETS OUT THE OVERALL FRAMEWORK FOR MANAGING RESILIENCE IN YOUR BANK? HOW OFTEN DO YOU AUDIT THE RESILIENCE (E.G. IT)



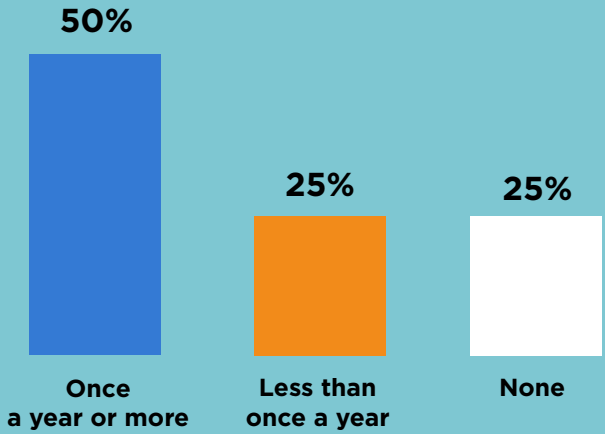
DO YOU HAVE COMMUNICATION TOOLS AND /OR PROCEDURES, DISTINCT FROM THE STANDARD ONES, ENSURING THAT ACTORS MOBILISED IN A CRISIS ARE CONNECTED ?



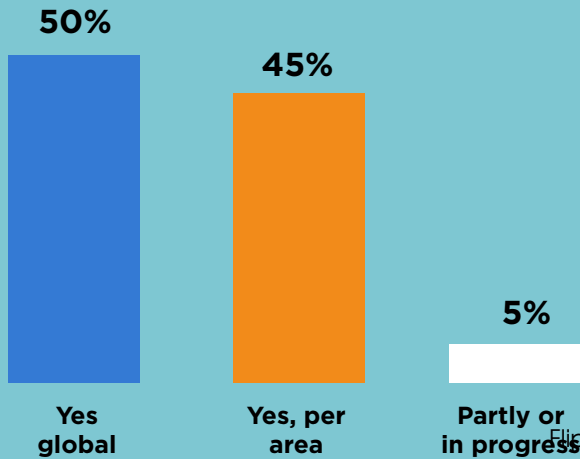
DO YOU HAVE A RESILIENCE INDICATOR SPECIFIC TO YOUR BANK?



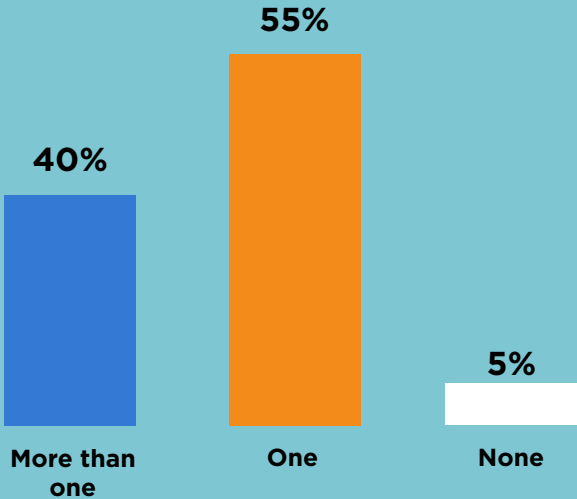
OF YOUR BANK?



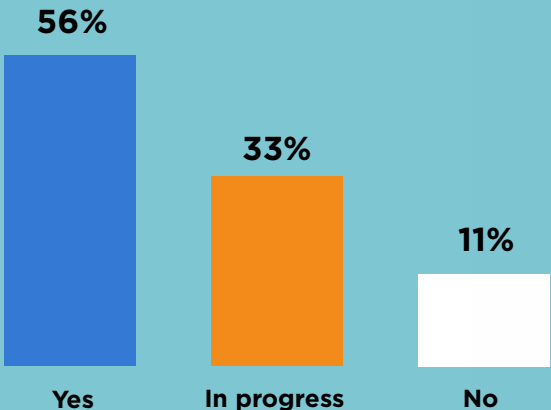
DO YOU HAVE GLOBAL IT CONTINUITY PLANS? OR SEPARATE PER AREA, E.G INFRASTRUCTURE, TELECOMMUNICATIONS, TECHNICAL SERVICES, BUSINESS APPLICATIONS?



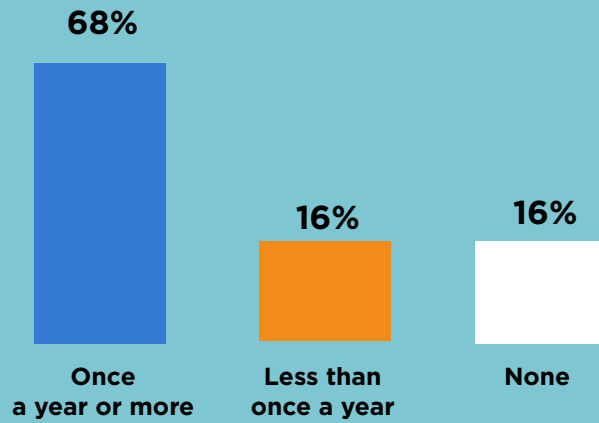
DO YOU HAVE BACK-UP IT CENTRES TO ENSURE BUSINESS CONTINUITY IN YOUR BANK?



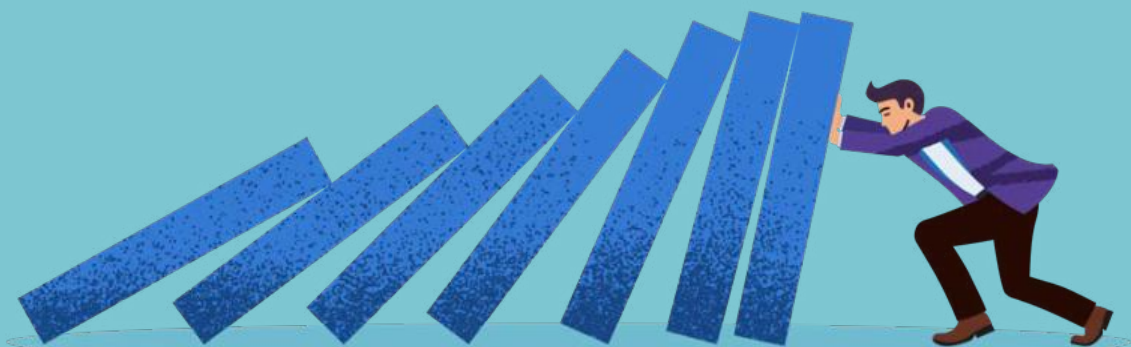
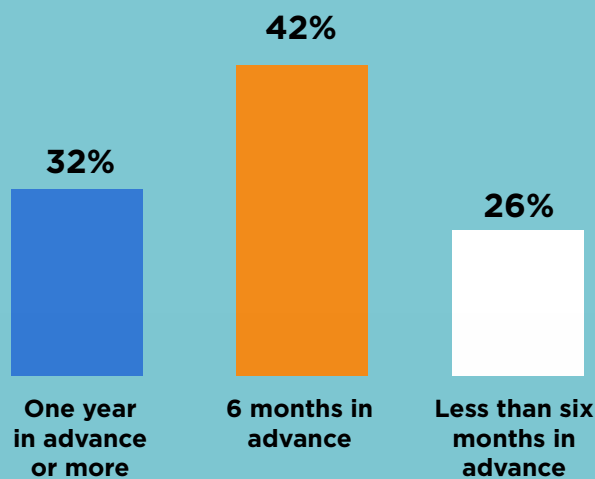
WITH THE DEVELOPMENT OF TELEWORKING, DO YOU INCLUDE THIS DIMENSION IN YOUR TESTING PROGRAMS?



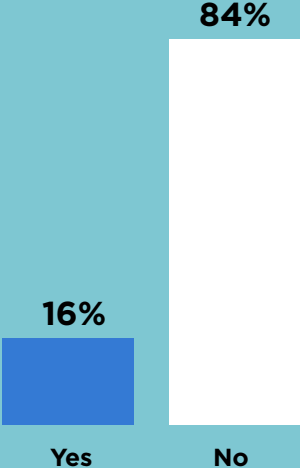
HOW OFTEN DO YOU CONDUCT HIGH LEVEL (COMEX) CRISIS SIMULATION EXERCISES?



HOW FAR IN ADVANCE DO YOU PLAN AN EXERCISE TO TEST THE RESILIENCE OF YOUR BANK (E.G. PARTIAL LOSS OF A DATA CENTRE)?



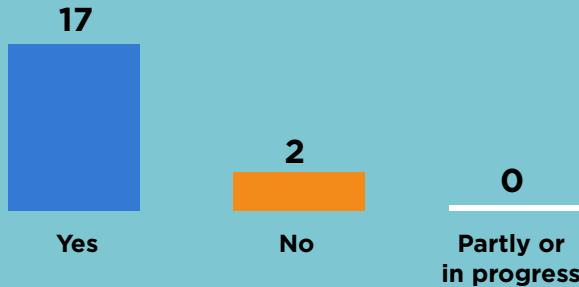
DO YOU SHARE WITH OTHER CENTRAL BANKS, FEEDBACK AND/OR CROSS-BORDER TESTS ON RESILIENCE? E.G. ROBUSTNESS GROUP?



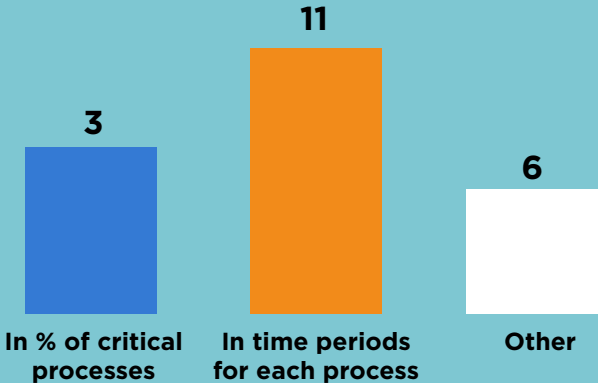
DO YOU HAVE AN INTERNAL PORTAL (INTRANET) DEDICATED TO RESILIENCE AND/OR AN EXTERNAL PLATFORM / WEBSITE FOR CRISIS COMMUNICATION?



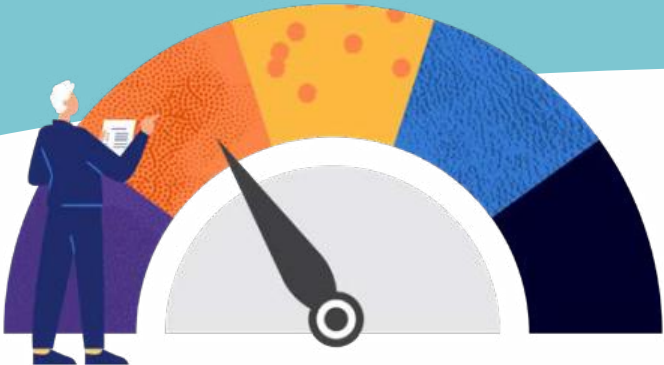
DO YOU HAVE DIFFERENT LEVELS OF BACKUP IN PLACE DEPENDING ON THE IMPORTANCE OF YOUR APPLICATIONS?



HOW DO YOU DEFINE YOUR MAXIMUM ALLOWABLE UNAVAILABILITY LEVEL?



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ECONOMIC ANALYSIS AND STATISTICS



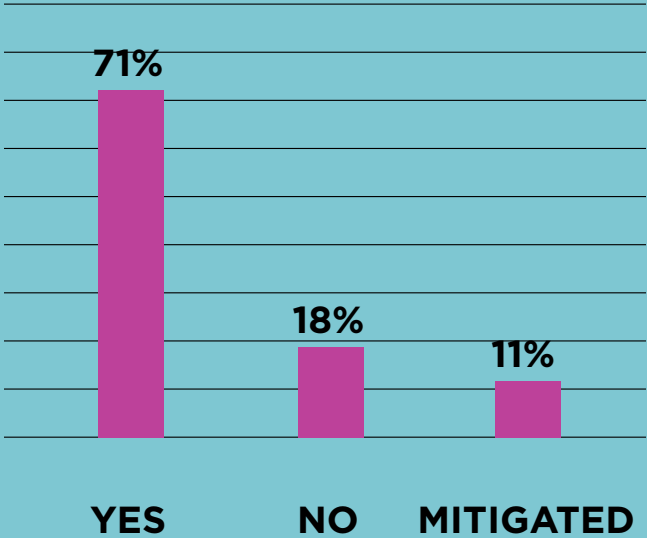
BIG DATA / IA IN CENTRAL BANKS



ANSWERS TO THE QUESTIONNAIRE TO THE IBFI SEMINAR ON BIG DATA/IA (ON 9-11 MARCH 2022)

ALGERIA	1
BRAZIL	4
RD CONGO	1
EGYPT	1
HAITI	1
IRAN	1
KAZKAHSTAN	1
LITHUANIA	1
MADAGASCAR	1
MEXICO	1
MOROCCO	1
PHILIPPINES	3
PORTUGAL	1
NON-SPECIFIED	56
TOTAL RESPONDENTS	74

IS THERE A DATA STRATEGY/ GOVERNANCE IN YOUR COUNTRY? HOW DOES YOUR INSTITUTIONS VIEW BIG DATA DEVELOPMENT?



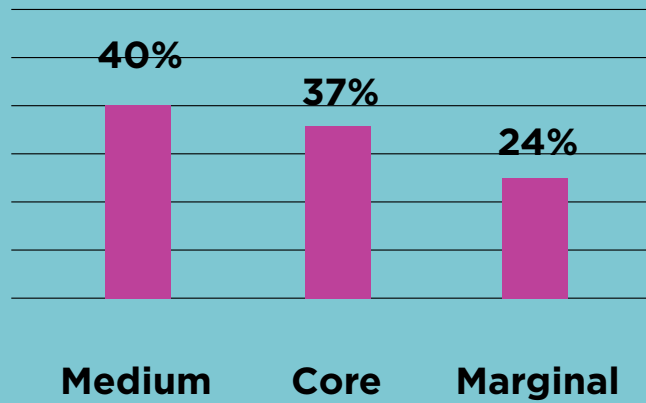
IS THERE A CHIEF DATA OFFICER IN YOUR COUNTRY?



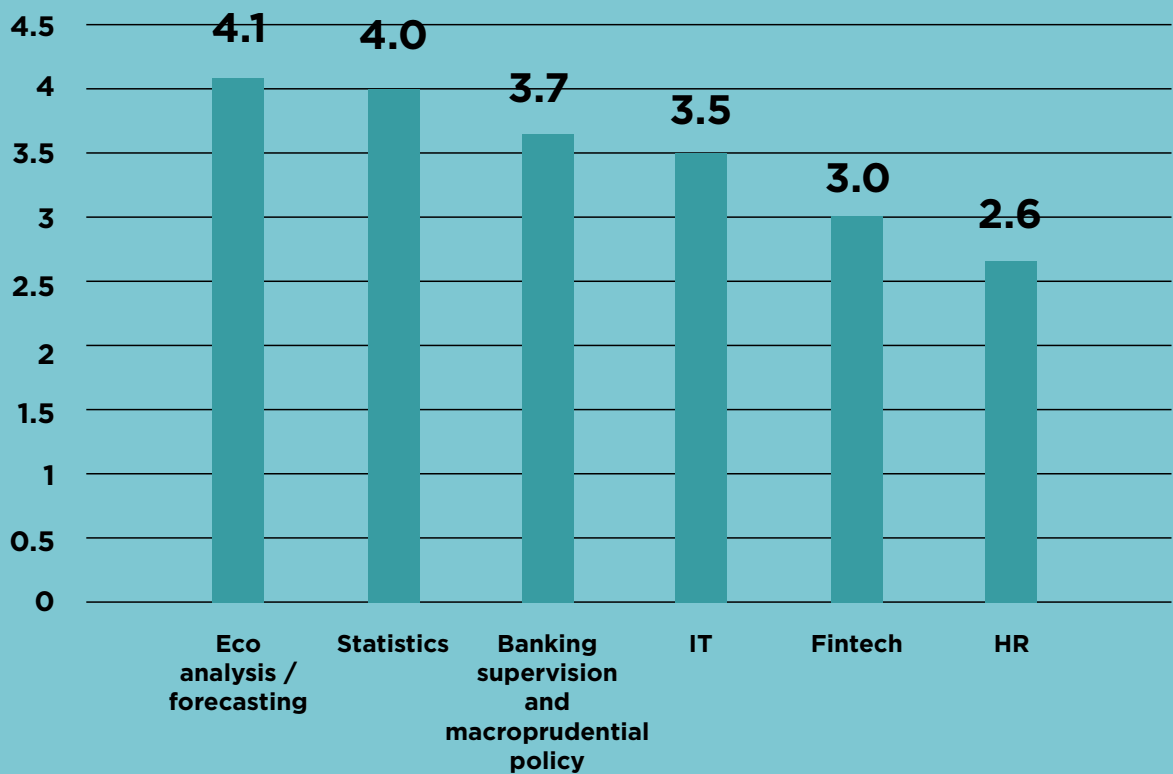
64%
YES

36%
NO

HOW DOES YOUR INSTITUTIONS VIEW BIG DATA DEVELOPMENT?

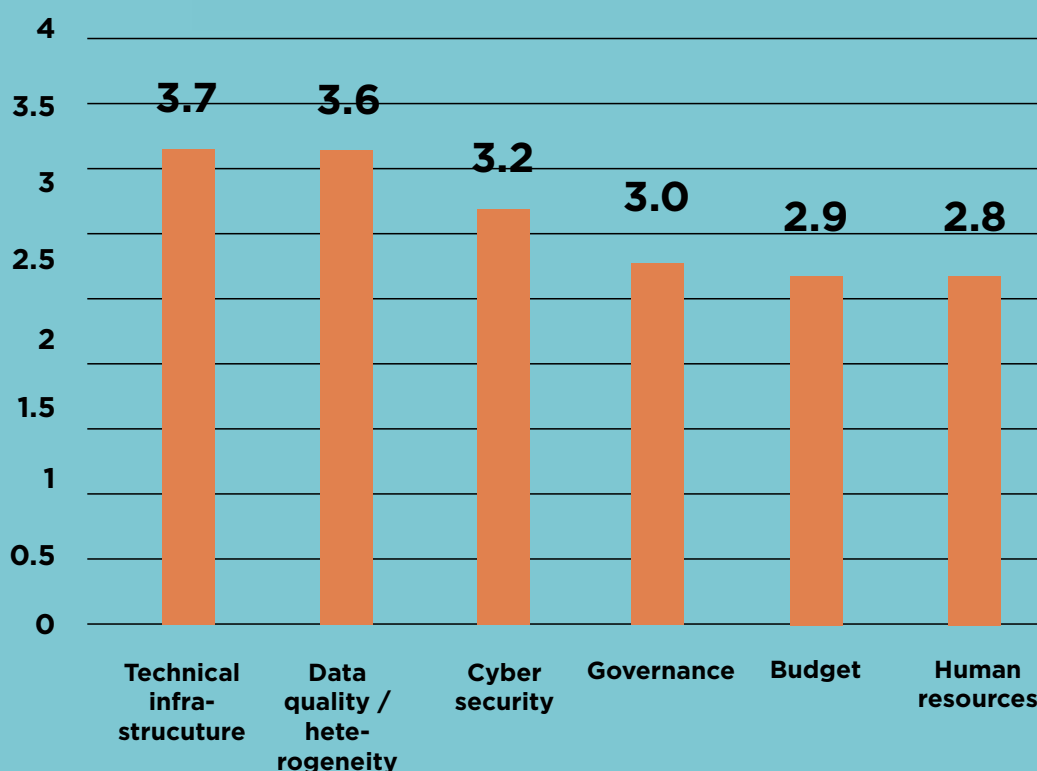


MAIN APPLICATIONS OF BIG DATA (SCALE 1 : LOWEST / 5 : HIGHEST)



MAIN CHALLENGES FOR BIG DATA DEVELOPMENT

(SCALE 1 : LOWEST / 5 : HIGHEST)



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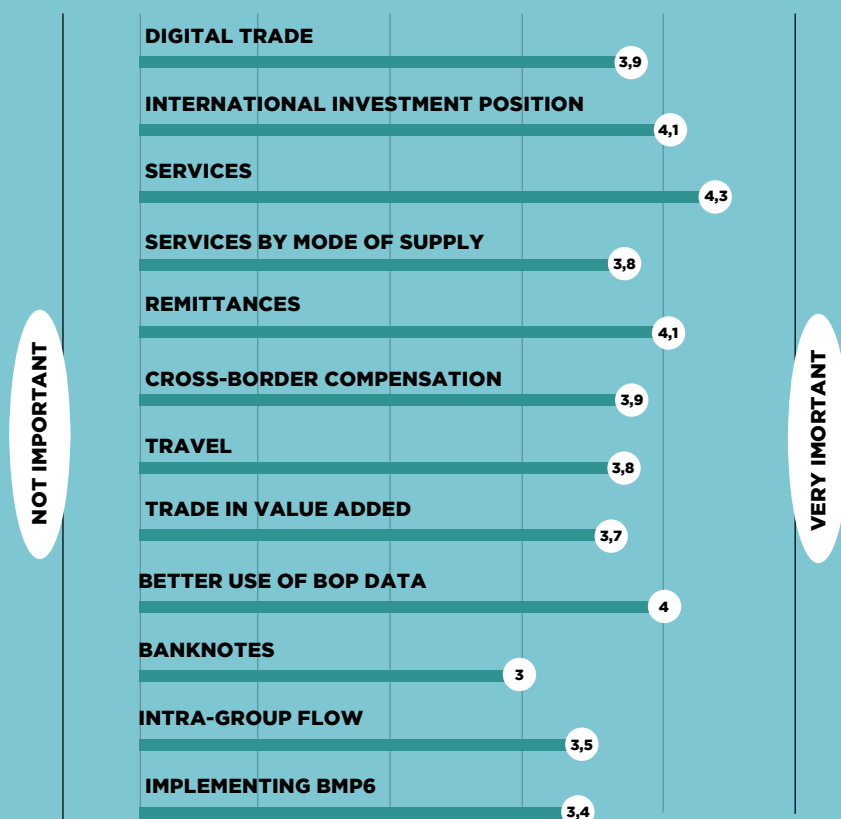
ENHANCING EXTERNAL STATISTICS



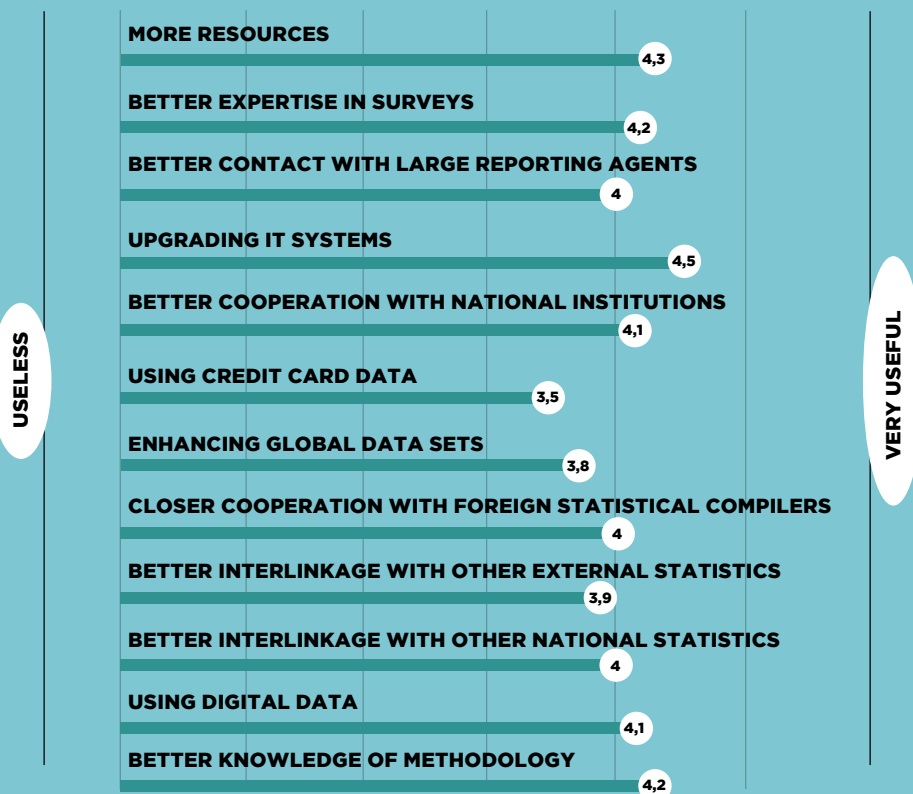
27 RESPONDENT INSTITUTIONS

**ALBANIA, ARMENIA, BCEAO, BEAC, BELGIUM,
BULGARIA, CONGO-RDC, CZECH REPUBLIC,
ETHIOPIA, FRANCE, GERMANY, JORDAN,
LEBANON, MALTA, MALAYSIA, MEXICO, MOROCCO,
NIGERIA, NORTH MACEDONIA, SAUDI ARABIA,
SEYCHELLES, SERBIA, TAIWAN, THAILAND,
TUNISIA, UKRAINE, UGANDA**

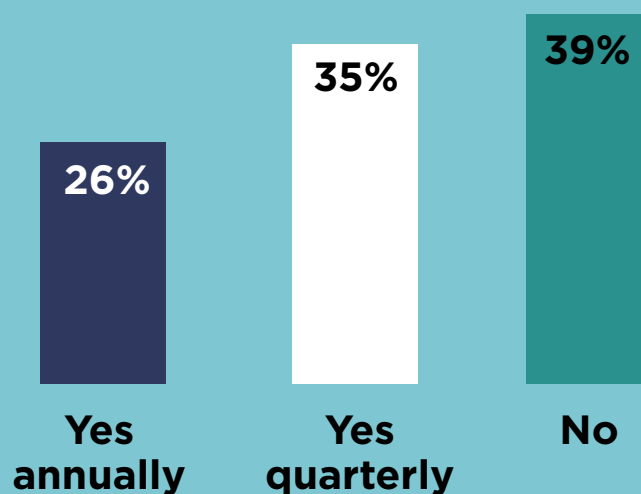
IN YOUR OPINION, WHICH ARE THE MOST IMPORTANT FIELDS OF IMPROVEMENT IN EXTERNAL STATISTICS AT THE CURRENT STAGE?



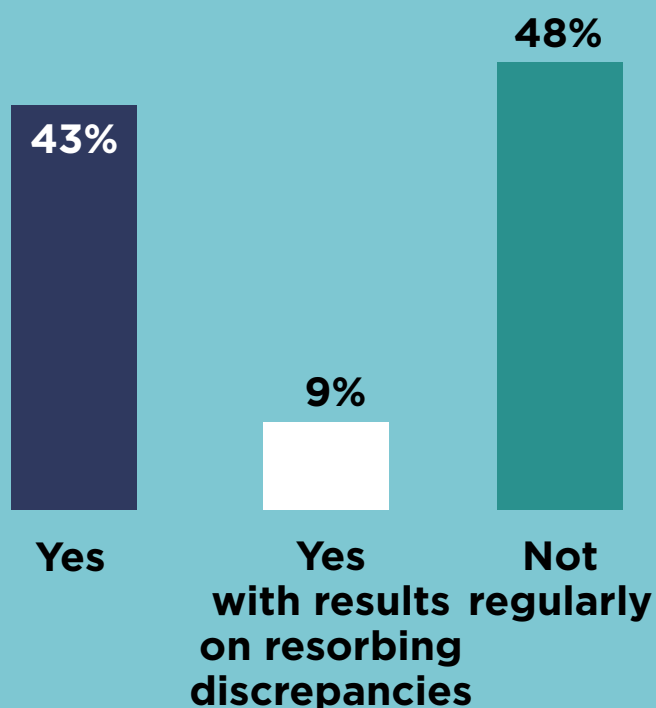
IN YOUR OPINION WHAT ARE THE MAIN WAYS TO IMPROVE EXTERNAL STATISTICS



DO YOU HAVE REGULAR MEETINGS BETWEEN PEOPLE IN CHARGE OF BALANCE OF PAYMENTS STATISTICS AND NATIONAL ACCOUNTS?



DO YOU HAVE REGULAR MEETINGS BETWEEN PEOPLE IN CHARGE OF BALANCE OF PAYMENTS STATISTICS AND NATIONAL ACCOUNTS?



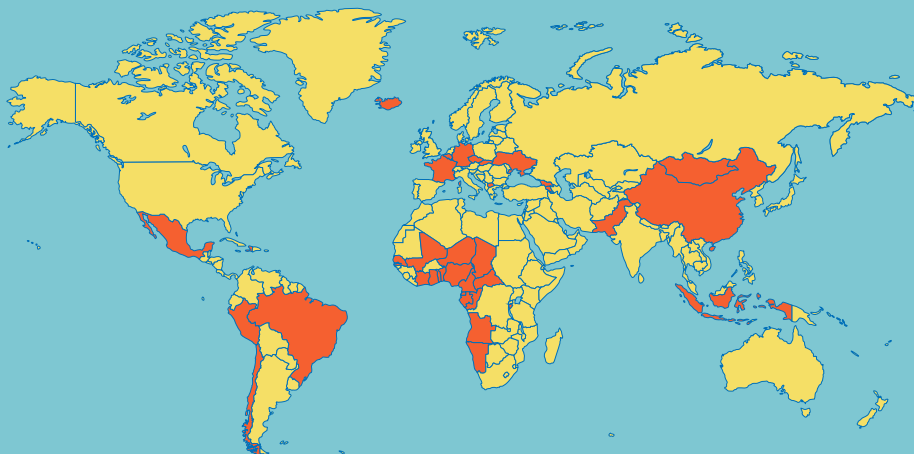
DATA CONTAINED IN THIS DOCUMENT ARE CALCULATED FROM PARTICIPANTS' RESPONSES TO A QUESTIONNAIRE CIRCULATED PRIOR TO THE CONFERENCE. NO ATTEMPT HAS BEEN MADE TO VERIFY ACCURACY. DEFINITIONS AND METHODOLOGIES DIFFER ACROSS JURISDICTIONS.



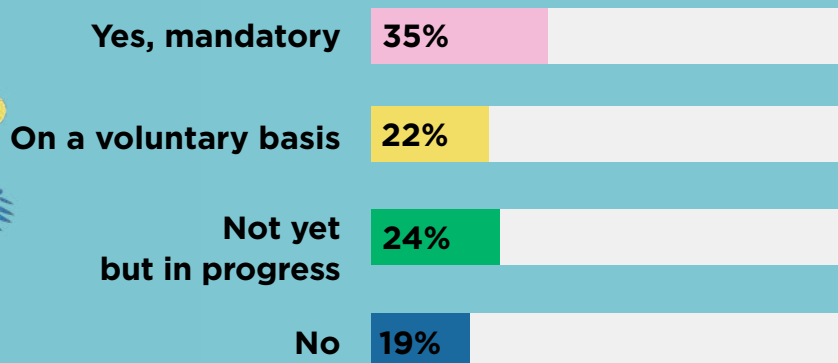
SUSTAINABLE FINANCE FOR CENTRAL BANKS : A NEW CHALLENGE



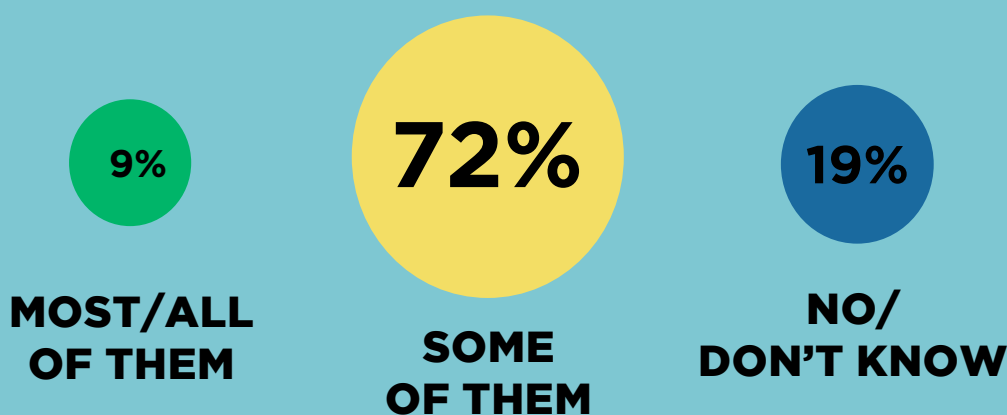
**ANGOLA, ARMENIA, BELGIUM, BRAZIL, CAMEROON -BEAC, CHILE
CHINA, CZECH REPUBLIC, EGYPT, ETHIOPIA, FRANCE, GEORGIA
GERMANY -BUNDESBANK, GERMANY-ECB, GHANA, HAITI, ICELAND, INDONESIA,
KOSOVO, MAURITIUS, MEXICO, MOLDOVA, MONGOLIA, NAMIBIA, NIGERIA, NORTH
MACEDONIA, PAKISTAN, PERU, RWANDA, SENEGAL -BCEAO, SLOVAKIA, UKRAINE**



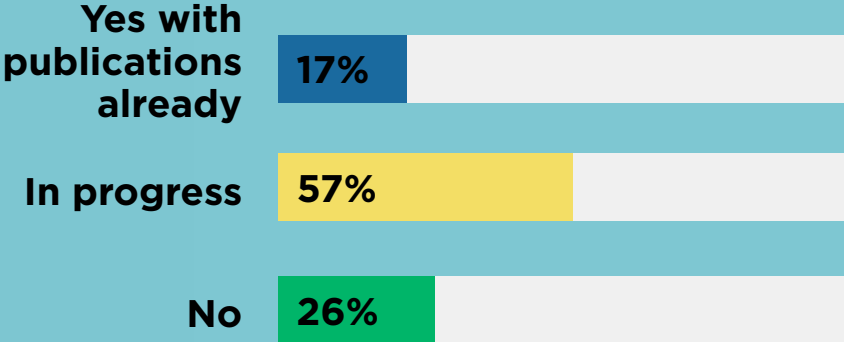
DO ANNUAL REPORTS OF LARGE COMPANIES HAVE TO INCLUDE DISCLOSURE ON ENVIRONMENTAL AND SOCIAL RESPONSIBILITY?



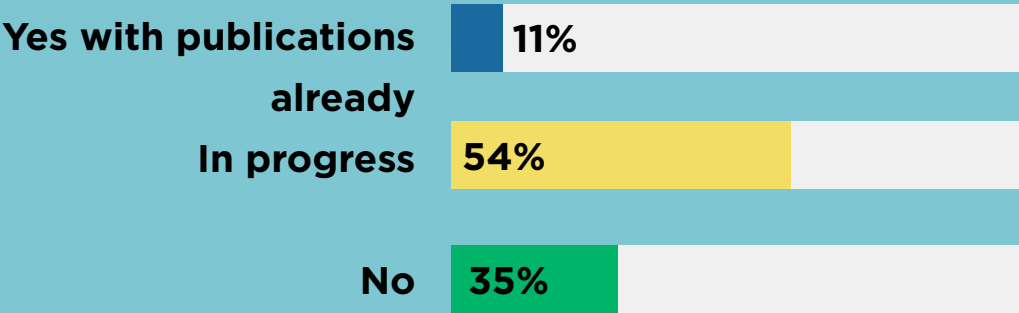
DO BANKS AND INSURANCE IN YOUR COUNTRY SHOW CLIMATE COMMITMENT IN THEIR LENDING, INVESTMENT POLICIES?



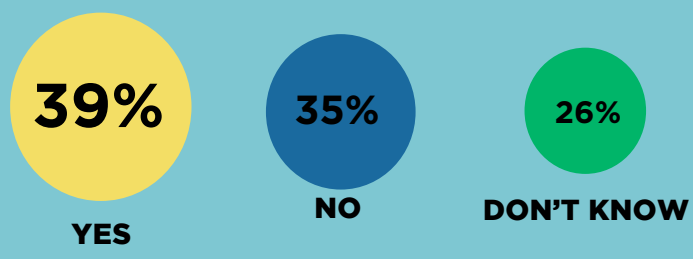
DOES YOUR CENTRAL BANK CONDUCT RESEARCH WORK LINKED TO CLIMATE CHANGE OR ENERGY TRANSITION?



DOES YOUR CENTRAL BANK CONDUCT MODELLING WORK LINKED TO CLIMATE CHANGE/ENERGY TRANSITION?



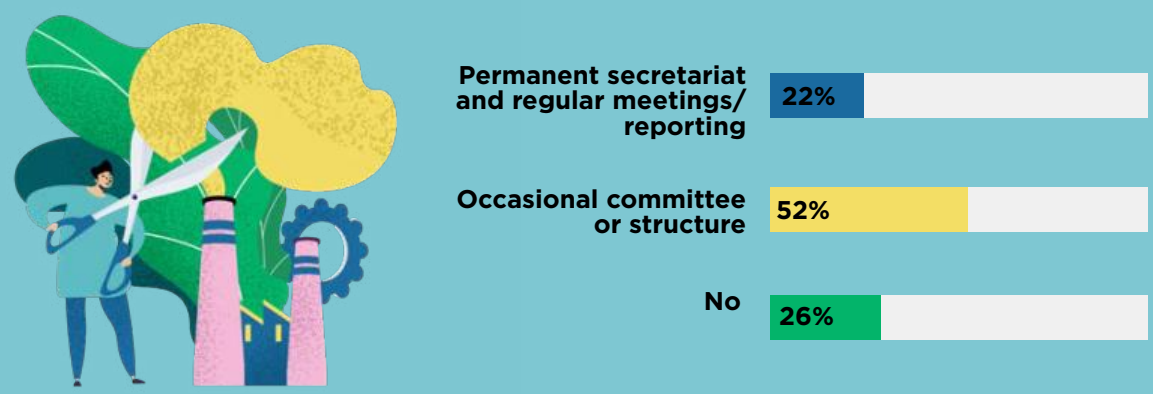
HAS YOUR CENTRAL BANK EVER CONDUCTED A CLIMATE SCENARIO ANALYSIS?



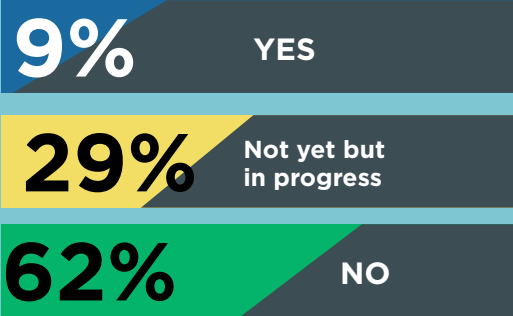
WHICH CLIMATE CHANGE RELATED RISKS DO YOU EXPECT TO AFFECT YOUR FINANCIAL SYSTEM WITHIN A 1 YEAR HORIZON? (MULTIPLE CHOICE POSSIBLE)



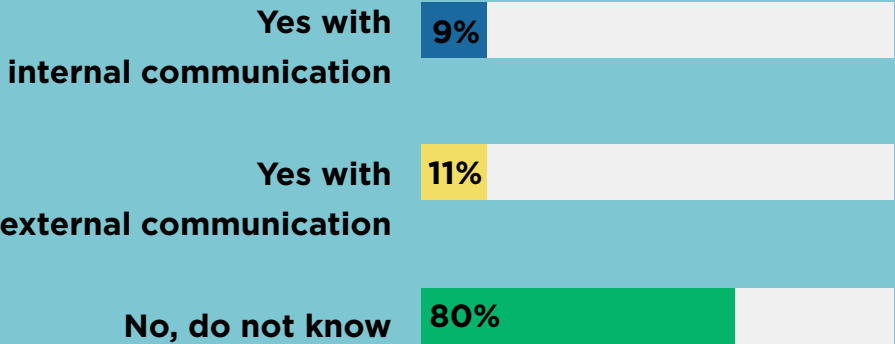
FOR SUSTAINABLE FINANCE, IS THERE A COOPERATION FRAMEWORK BETWEEN FINANCE MINISTER, CENTRAL BANK...?



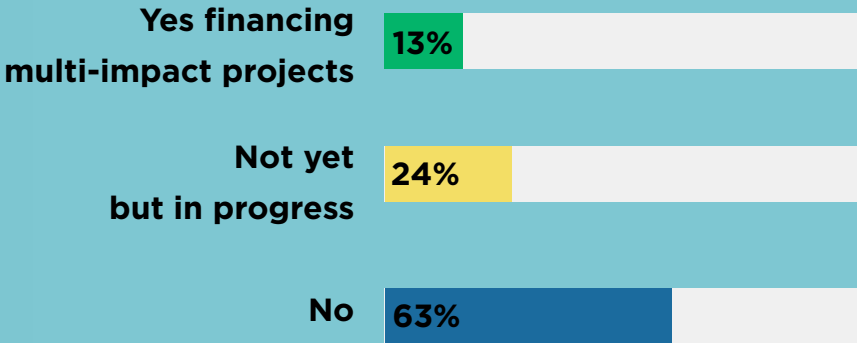
DO YOU HAVE STATISTICAL MEASURES OF FINANCIAL ACTORS' CONTRIBUTION TO FINANCING THE ECOLOGICAL TRANSITION?



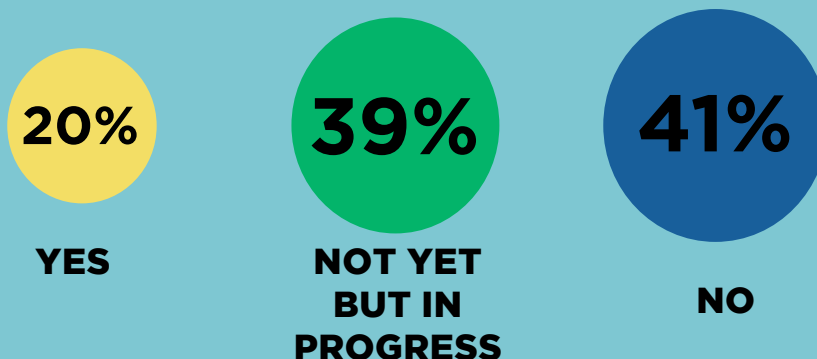
DOES YOUR INSTITUTION MONITOR ITS CARBON FOOTPRINT REDUCTION? IF YES WITH INTERNAL/EXTERNAL COMMUNICATION?



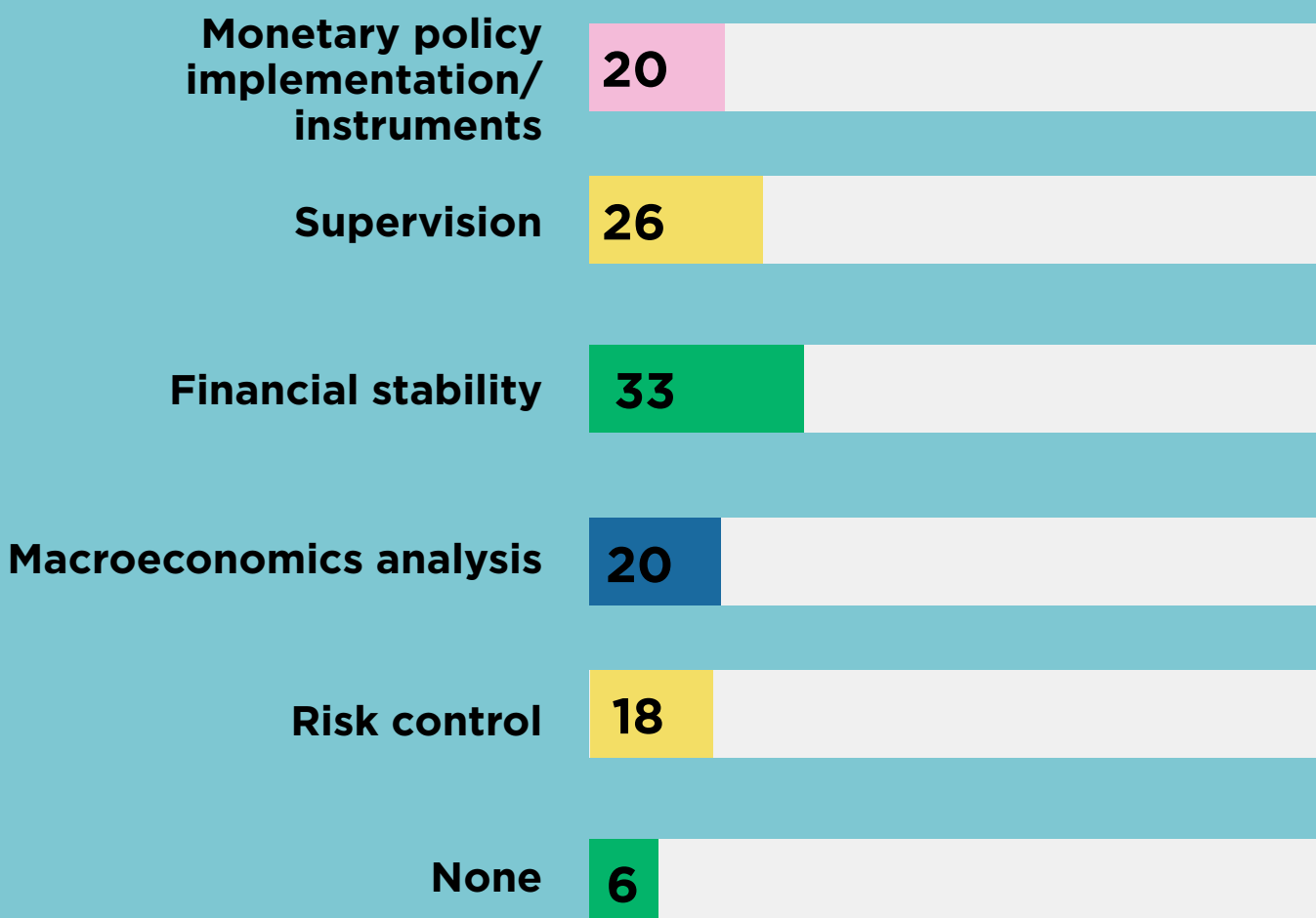
IS YOUR INSTITUTION INVOLVED IN CARBON OFFSETTING, FINANCING ACTIONS?



ARE FINANCIAL INSTITUTIONS IN YOUR COUNTRY INVOLVED IN CARBON OFFSETTING?



IN WHICH OF THE FOLLOWING FIELDS DO SUSTAINABILITY CONSIDERATIONS PLAY A ROLE IN YOUR INSTITUTION? (MULTIPLE CHOICE POSSIBLE)



DOES YOUR BANK HAVE AN ASSET PURCHASE STRATEGY FOCUSING ON GREEN BONDS?

60%

NO ASSET PURCHASES

26%

ASSET PURCHASES THAT DO NOT TAKE THIS CRITERION INTO ACCOUNT

14%

ASSET PURCHASES THAT FAVOR GREEN BONDS

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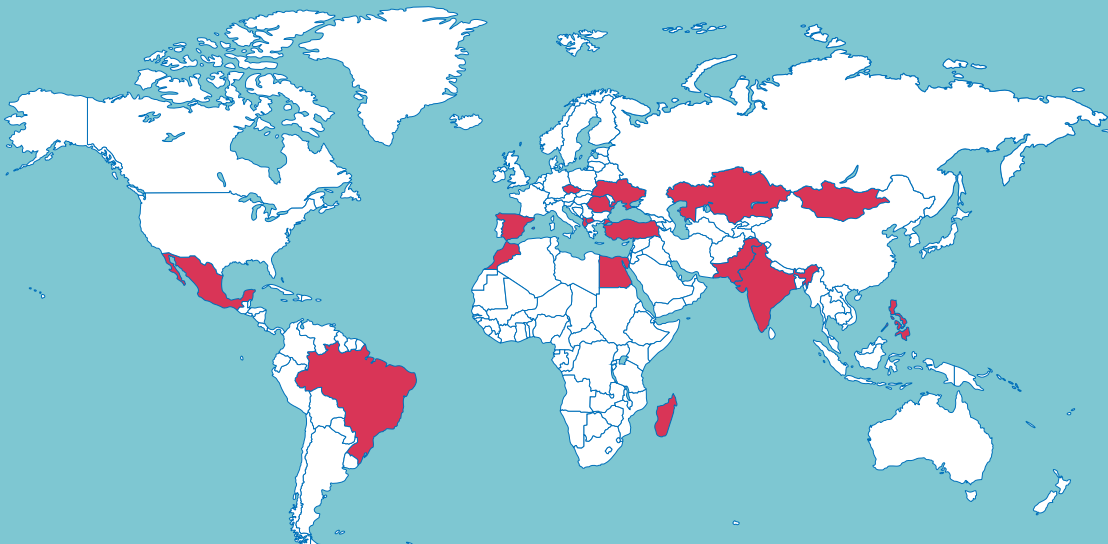
MARKETS AND OPERATIONS



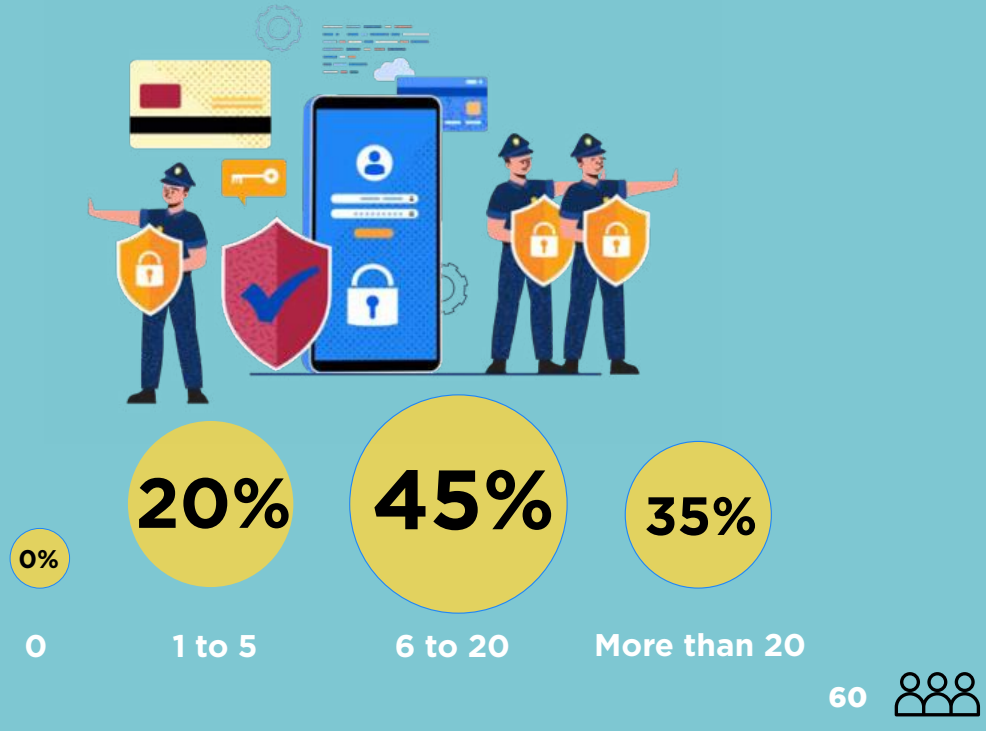
CYBERSECURITY



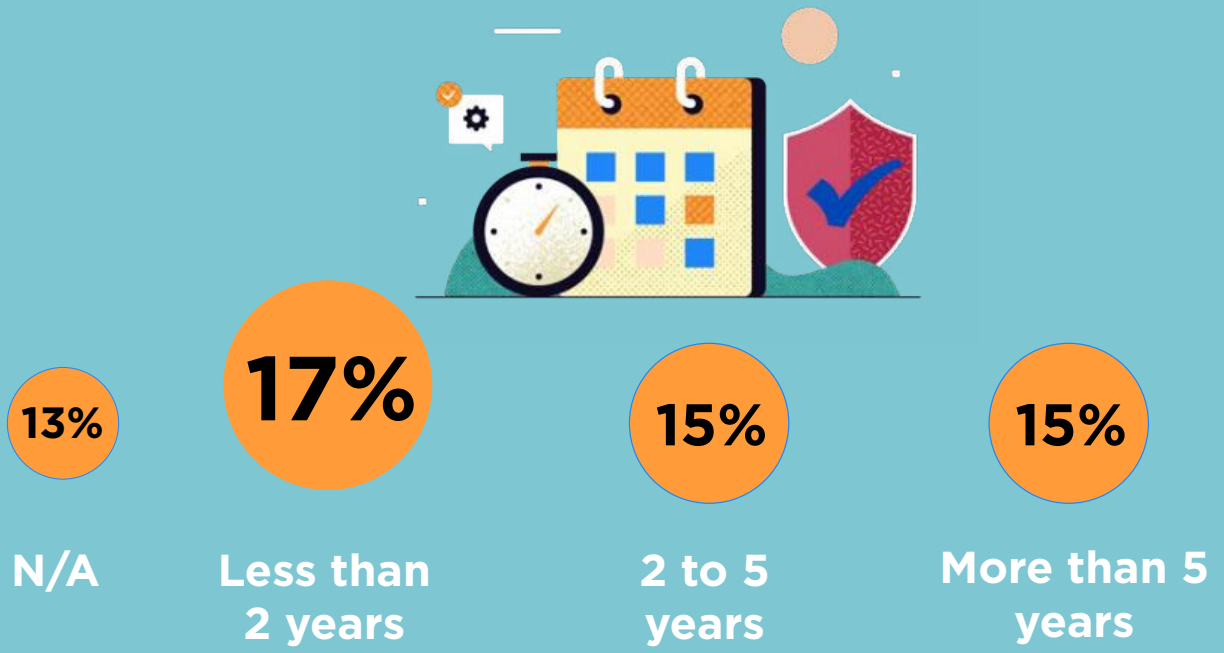
**ALBANIA, BRAZIL, BULGARIA, CZECH REPUBLIC, EGYPT,
INDIA, MADAGASCAR, MEXICO, MONGOLIA, MOROCCO,
PAKISTAN, PHILIPPINES, REPUBLIC OF KAZAKHSTAN
REPUBLIC OF NORTH MACEDONIA, ROMANIA
SPAIN, TURKEY, UKRAINE**



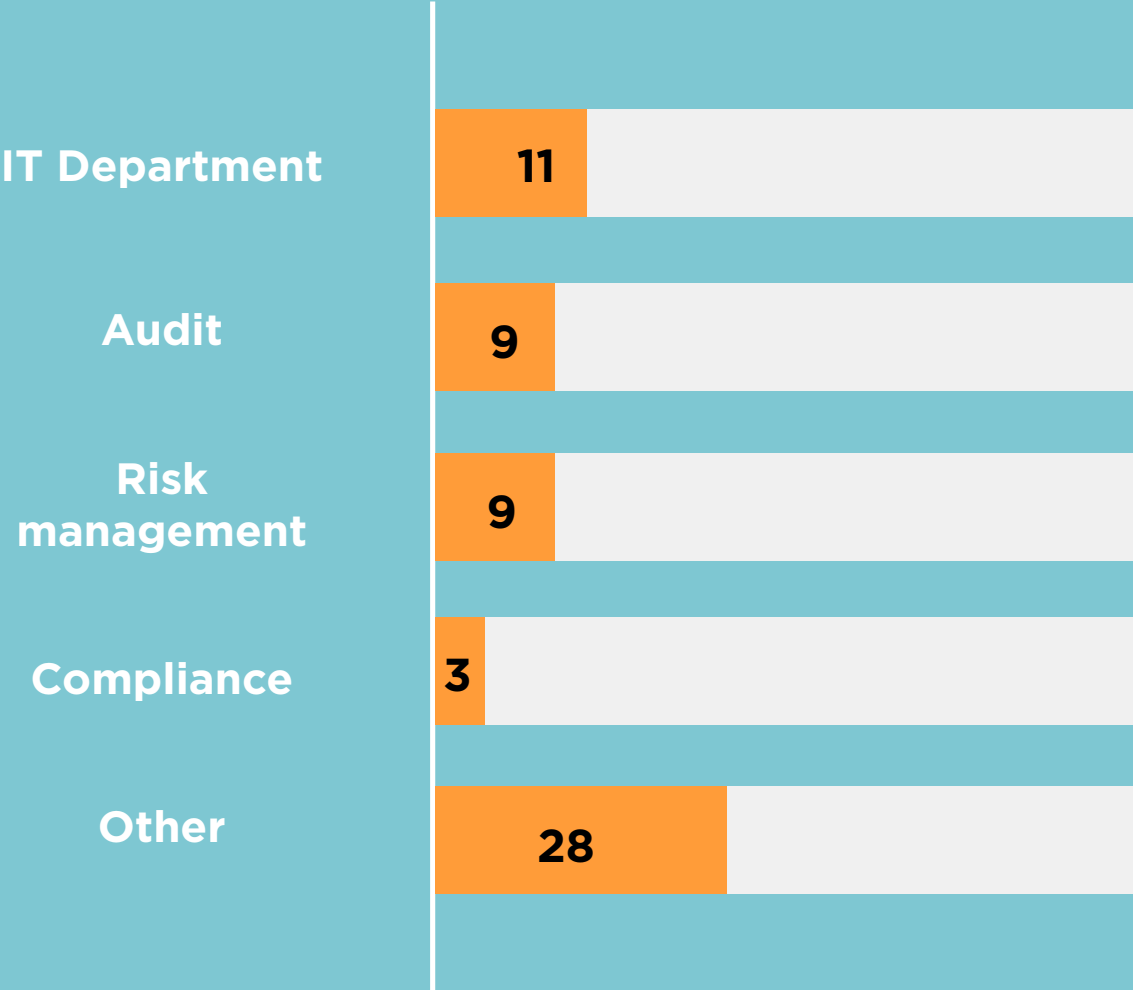
HOW MANY PEOPLE ARE DEDICATED TO CYBERSECURITY IN YOUR INSTITUTION?



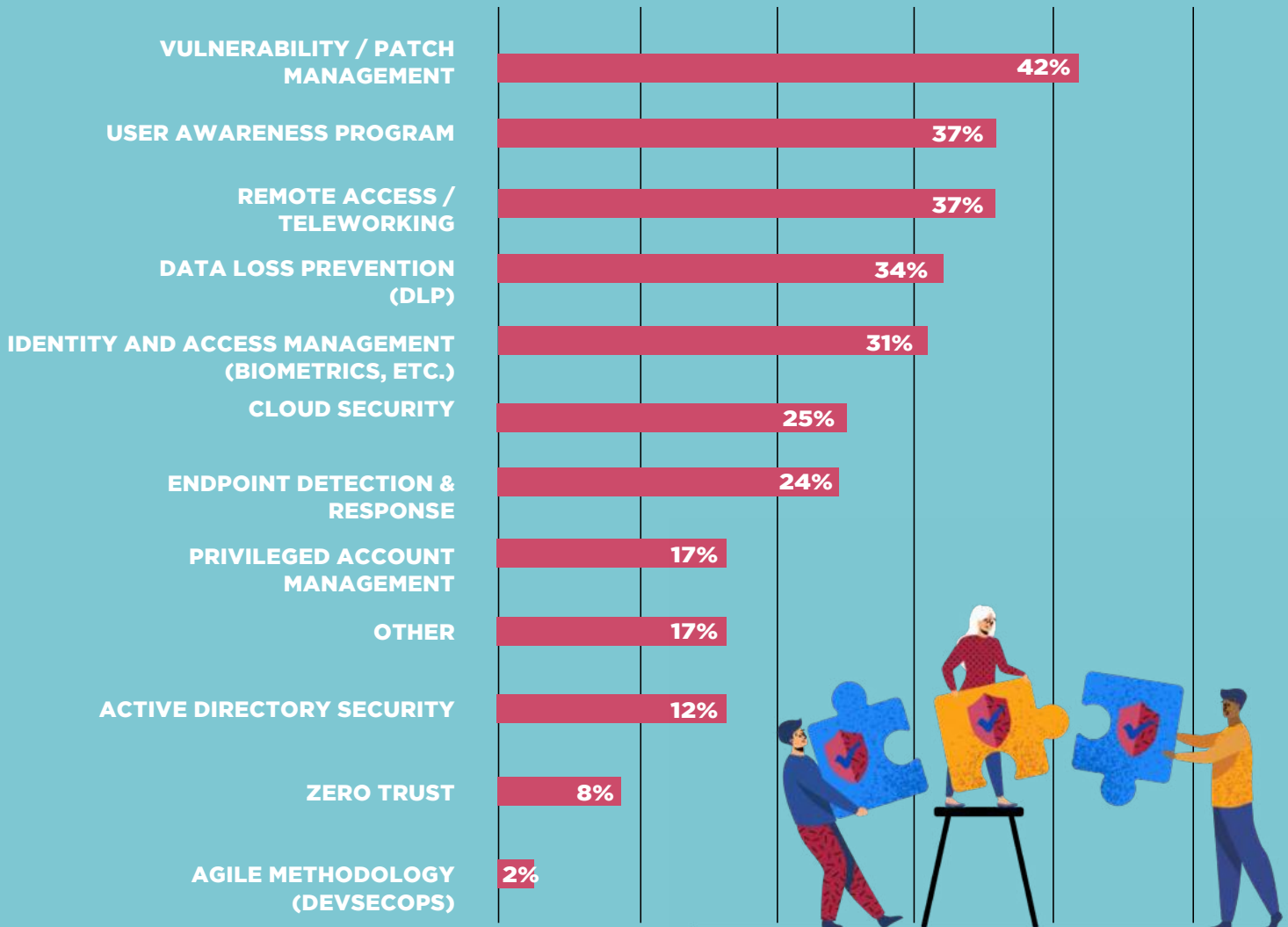
SINCE HOW LONG HAVE YOUR RESPONSIBILITIES INCLUDED CYBERSECURITY ISSUES?



DO YOU WORK IN THE IT DEPARTMENT OR IN ANOTHER DEPARTMENT (AUDIT, RISK MANAGEMENT, COMPLIANCE)



WHAT ARE CURRENTLY THE 3 MAJOR PROJECTS IN TERMS OF CYBERSECURITY IN YOUR INSTITUTION?



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OPERATIONAL RISK MANAGEMENT IN A CENTRAL BANK



HAS YOUR INSTITUTION IMPLEMENTED THE 3-LINES-OF-DEFENCE MODEL ?

36

YES

4

UNDER
PROGRESS

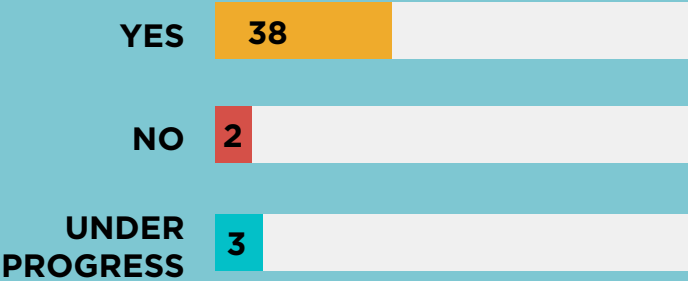
3

NO



43

IS EACH INTERNAL CONTROL FUNCTION SUBJECT TO ACCOUNTABILITY AND TO REPORTING LINES?



43

DOES YOUR INSTITUTION WRITE AN ANNUAL INTERNAL CONTROL REPORT ENDORSED BY A HIGH LEVEL COMMITTEE (AUDIT COMMITTEE, RISK COMMITTEE...)?



YES



NO



UNDER
PROGRES

41



HAS YOUR INSTITUTION SET A CODE OF CONDUCT THAT INCLUDES PROMOTION OF INTEGRITY AND ETHICAL VALUES?

YES

38

NO

0

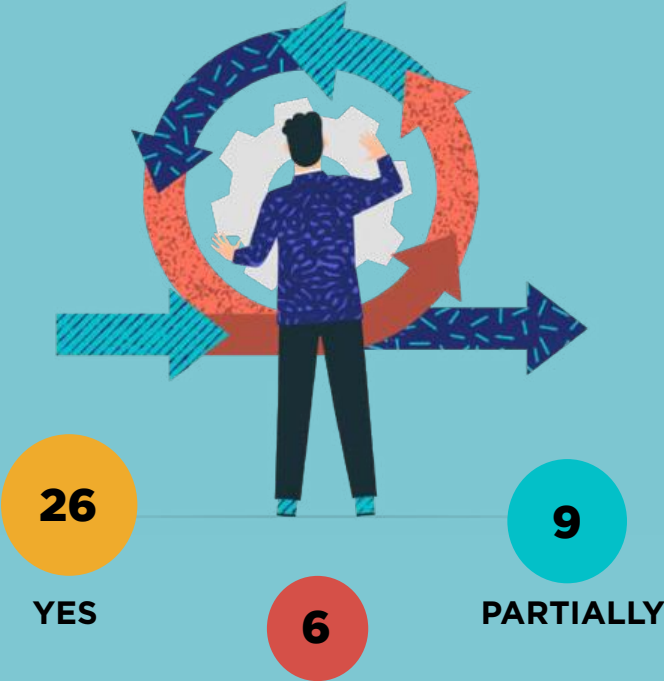
PARTIALLY

4

42

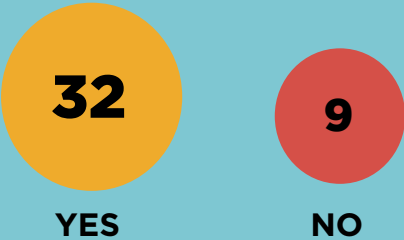


DID YOUR INSTITUTION IMPLEMENT A PROCESS CARTOGRAPHY MEASURED BY OPERATIONAL OBJECTIVES?



41

DID YOUR INSTITUTION IMPLEMENT A RISK CARTOGRAPHY (INCLUDING THE CYBERSECURITY RISK AND THE FRAUD RISK) UPDATED ON A REGULAR BASIS ?



41

DOES YOUR INSTITUTION MAINTAIN AN INCIDENT REGISTRY ON WHICH THE RISK ASSESSMENT RELIES?

YES

37

NO

3



40



ARE ACTION PLANS SYSTEMATICALLY DEFINED IN ORDER TO MITIGATE ANY IDENTIFIED WEAKNESSES?

YES

35

NO

5

40



ARE THE CONTROLS IMPLEMENTED IN PROPORTION TO THE RISK CRITICALITY?

36

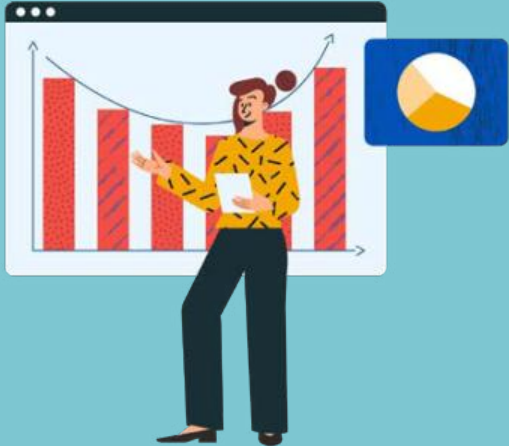
YES

2

NO

2

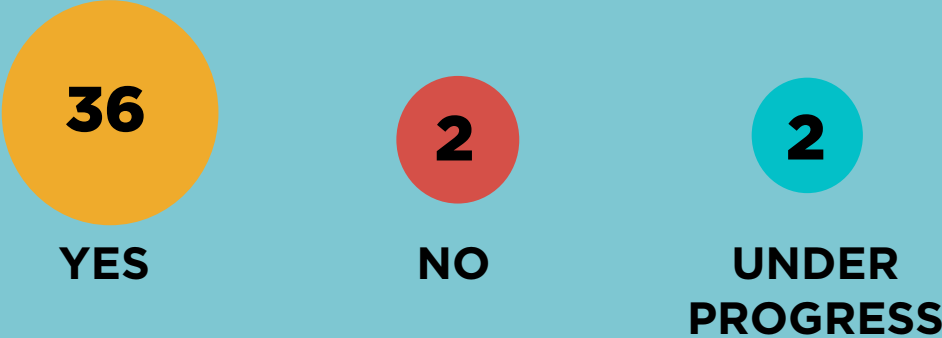
PARTIALLY



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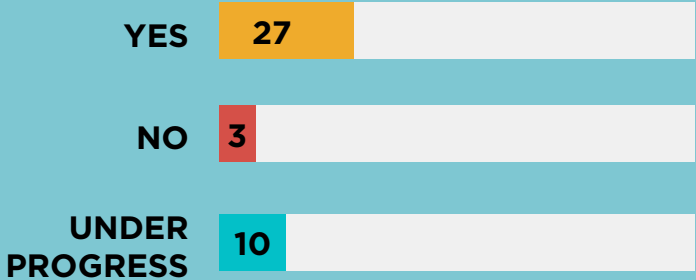


DOES YOUR INSTITUTION MONITOR A SET OF PROCEDURES IN ORDER TO PERFORM CONTROL ACTIVITIES?



40 

DOES YOUR INSTITUTION IDENTIFY RELEVANT INFORMATION FOR INTERNAL CONTROL AND SHARE THEM WITH RELEVANT STAKEHOLDERS (INTERNALLY AND/OR EXTERNALLY)?



40 

DOES YOUR INSTITUTION REVIEW REGULARLY THE INTERNAL CONTROL SYSTEM?



YES



NO



UNDER
PROGRESS

40



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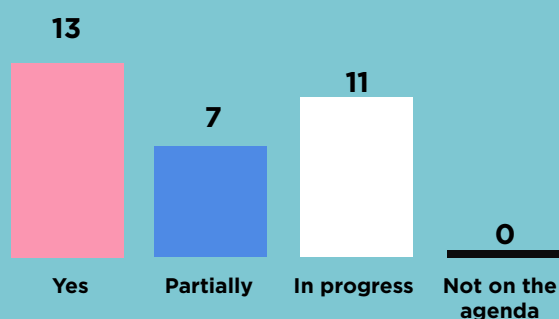
LES DONNÉES CONTENUES DANS CE DOCUMENT SONT CALCULÉES D'APRÈS LES RÉPONSES DE PARTICIPANTS À UN QUESTIONNAIRE SOUMIS AVANT LE SÉMINAIRE ; L'EXACTITUDE DES RÉPONSES N'EST PAS VÉRIFIÉE ; LES DÉFINITIONS ET MÉTHODOLOGIES VARIENT D'UN PAYS À L'AUTRE.



FINANCIAL MARKET INFRASTRUCTURES, PAYMENT SYSTEMS AND INSTRUMENTS



WERE THE PFMIs IMPLEMENTED IN A LAW/REGULATION AT NATIONAL LEVEL?



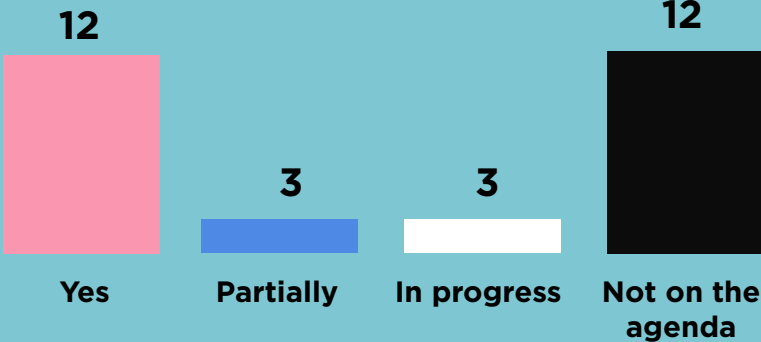
31 

IS THERE ANY EQUIVALENT OF THE SYSTEMICALLY IMPORTANT PAYMENTS SYSTEMS (SIPS) ECB REGULATION IN YOUR COUNTRY?



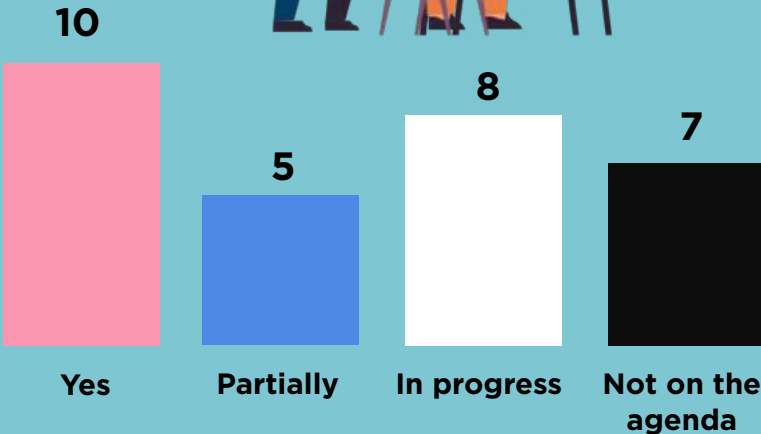
30 

DO YOU HAVE REGULATORY REQUIREMENTS DEDICATED TO OUTSOURCING?



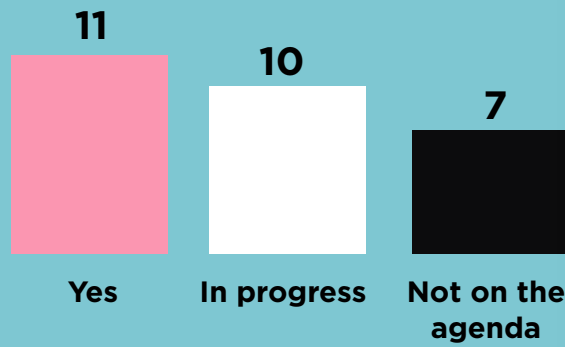
30

DO YOU HAVE REGULATORY REQUIREMENTS DEDICATED TO DATA LOCALIZATION (CLOUD OR DATACENTERS)?



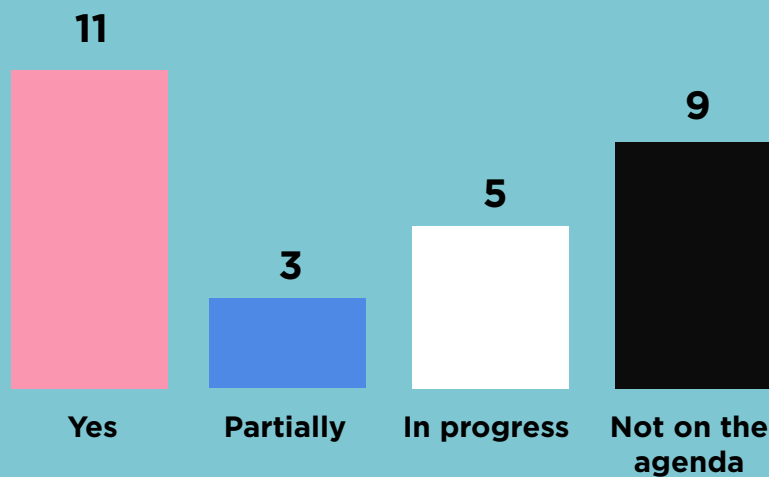
30

IS THERE ANY REGULATION REGARDING CCP RESOLUTION IN YOUR COUNTRY?



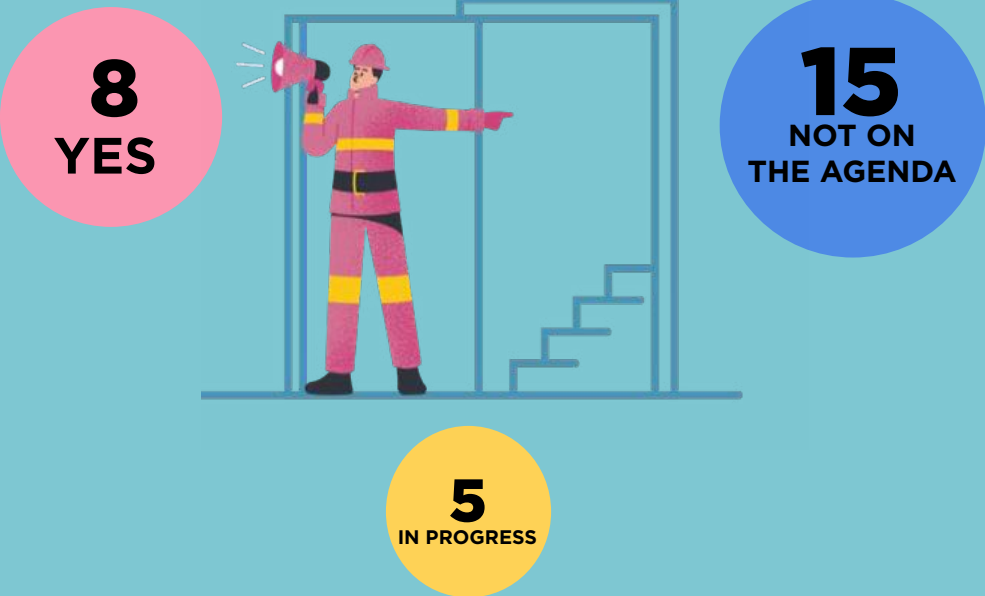
28 

HAVE YOU IMPLEMENTED A REGULAR REPORTING FROM THE CCP UNDER YOUR SUPERVISION?



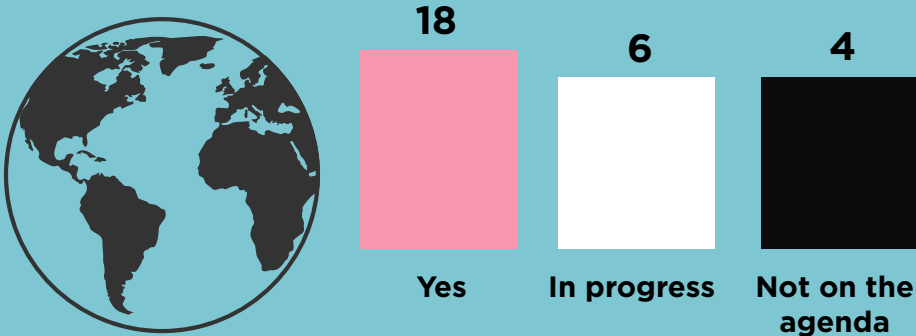
28 

DO YOU PERFORM FIREDRILL EXERCISE OF THE CCP UNDER YOUR SUPERVISION?



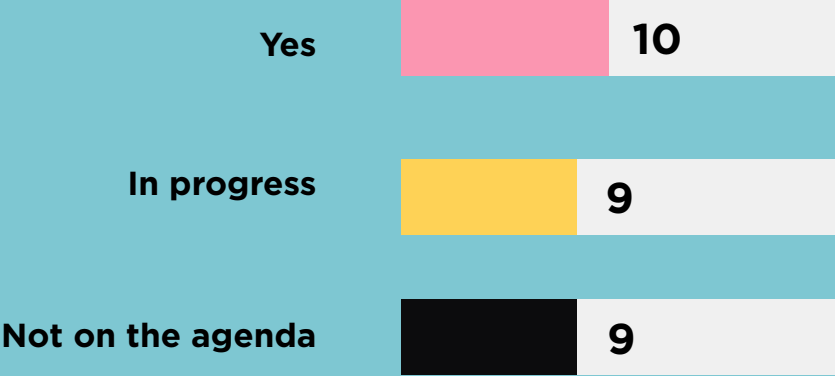
28 

IS THERE ANY REGULATION FOR THE CSDS IN YOUR COUNTRY?



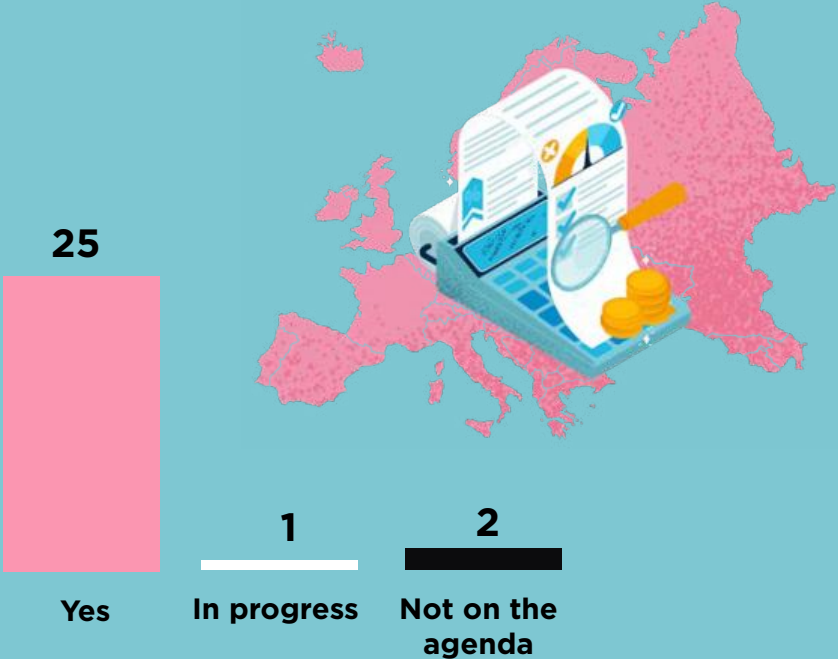
28 

DO YOU PERFORM ANNUAL REVIEWS AND EVALUATIONS OF THE CSDS IN YOUR COUNTRY?



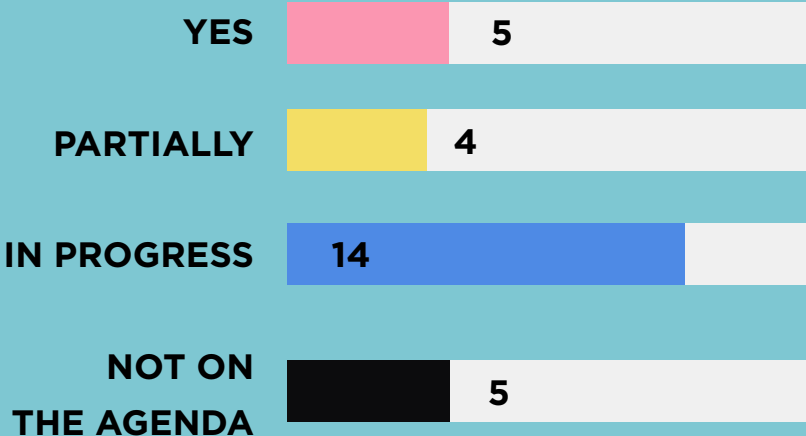
28 

ARE THERE REGULATORY REQUIREMENTS RELATED TO OPERATIONAL RISKS IN YOUR COUNTRY?



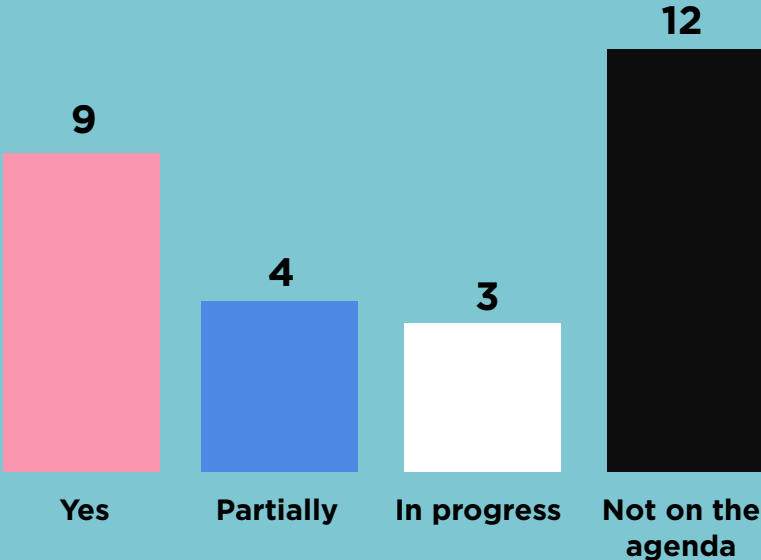
28 

DO YOU HAVE AN EQUIVALENT OF THE CROE (CYBER RESILIENCE OVERSIGHT EXPECTATIONS) REGARDING INFORMATION SECURITY AND CYBER RESILIENCE?



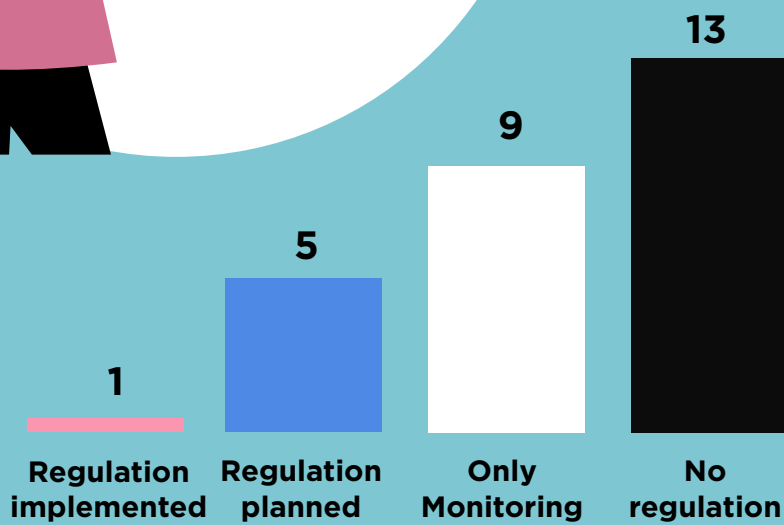
28 

DO YOU MONITOR RISK MANAGEMENT USING INTERNATIONAL STANDARDS (IE : ISO 31000)?



28 

WHAT IS THE POSITION OF YOUR NCB REGARDING CRYPTO-ASSETS (BITCOIN AND OTHER CRYPTOS)?



28

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BACK OFFICE OPERATIONS SEMINAR



WHERE ARE YOU FROM ?

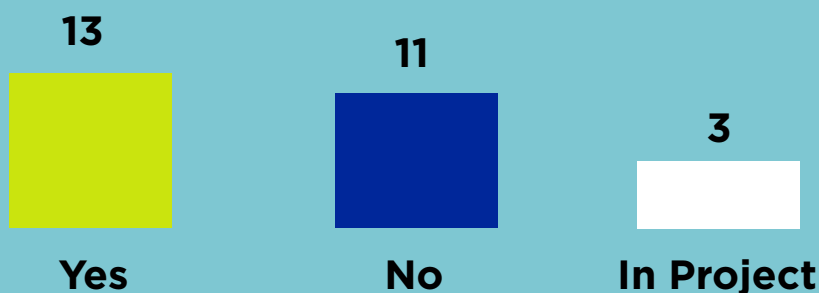


WHAT IS THE SIZE OF YOUR FOREIGN EXCHANGE RESERVES (ALL CURRENCIES)?



26

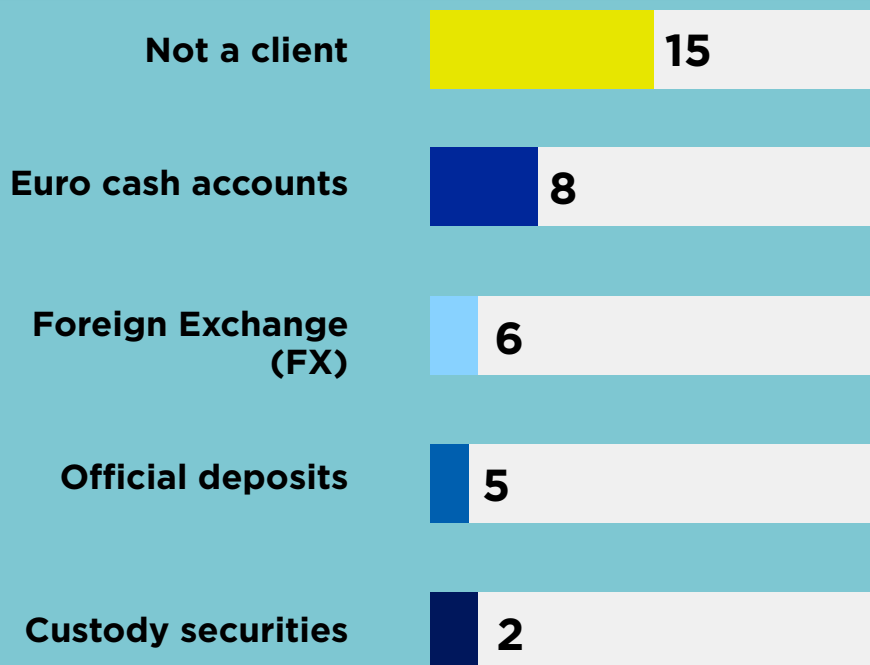
ARE YOU ACTIVE IN FOREIGN EXCHANGE ACTIVITIES IN EUROS?



27

ARE YOU A CLIENT OF THE BANQUE DE FRANCE'S INVESTMENT SERVICE OFFER?

PARTICIPANTS MAY CHOOSE MULTIPLE OPTIONS



25 

DO YOU OPERATE WITH DIFFERENT LIVE SITES FOR THE TRADING ROOM?



YES
12

NO
13

25 

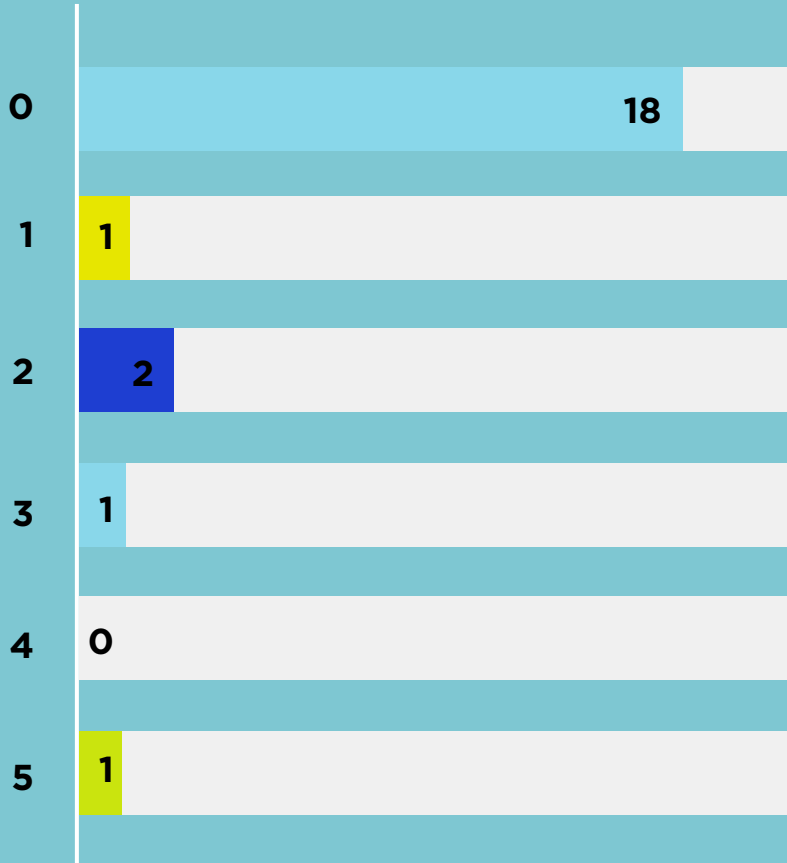
DO YOU WORK WITH DIFFERENT LIVE SITES FOR THE BACK-OFFICE?

YES
11

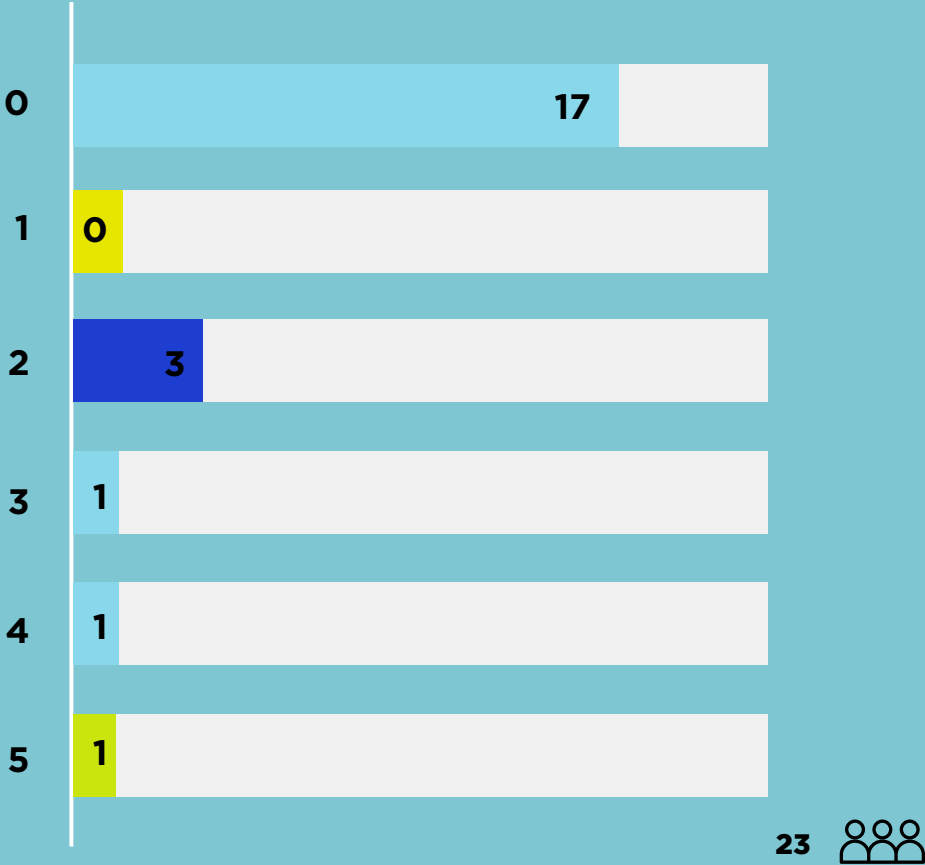
NO
15

26 

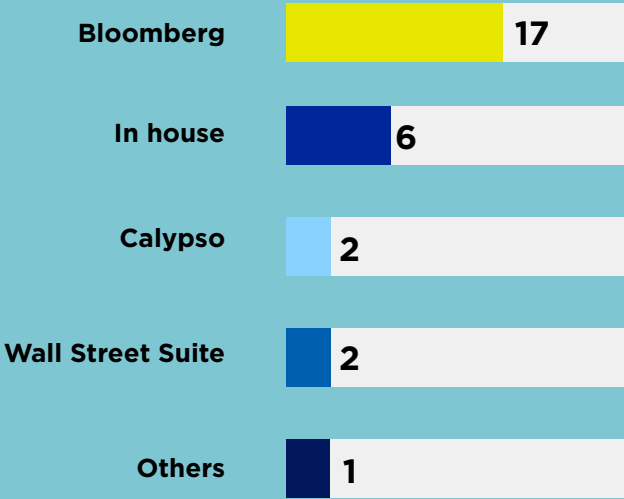
HOW MANY DAYS IN A WEEK DO YOU TELEWORK? FOR THE TRADING ROOM



HOW MANY DAYS IN A WEEK DO YOU TELEWORK? FOR THE BACK-OFFICE



WHAT KIND OF INFORMATION SYSTEM DO YOU HAVE FOR MARKET ACTIVITIES? PARTICIPANTS MAY CHOOSE MULTIPLE OPTIONS



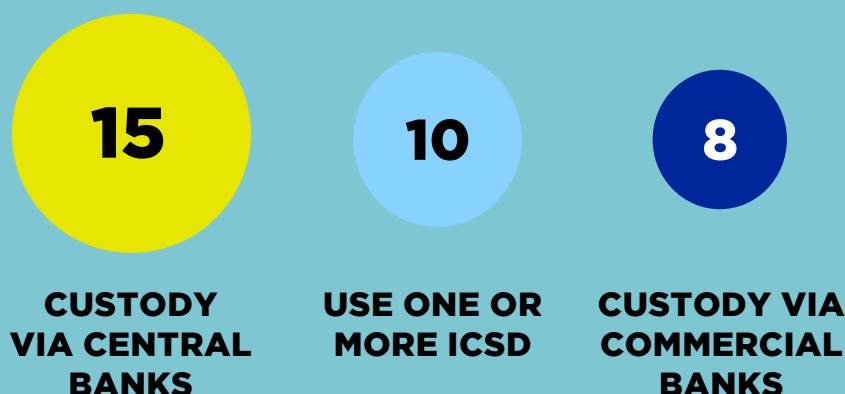
HOW ADVANCED IS THE AUTOMATION OF YOUR OPERATIONS STP (STRAIGHT-THROUGH PROCESSING)?



19

WHAT IS YOUR MODEL FOR HOLDING SECURITIES IN RESERVE (NON DOMESTIC) CURRENCIES?

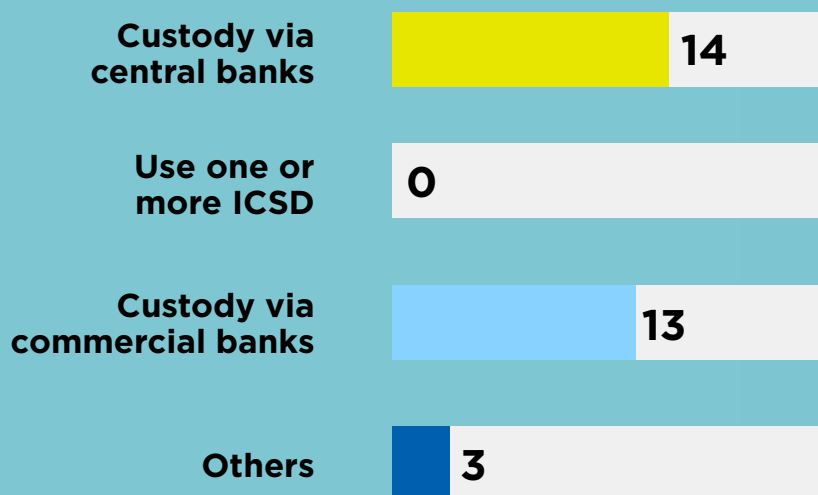
PARTICIPANTS MAY CHOOSE MULTIPLE OPTIONS



20

WHO ARE THE CUSTODIANS OF YOUR CASH ACCOUNTS?

PARTICIPANTS MAY CHOOSE MULTIPLE OPTIONS



23

WHICH CATEGORY DO YOU BELONG TO?



CENTRAL BANKS



MINISTRY OF FINANCE



OTHERS

27

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FINANCIAL STABILITY

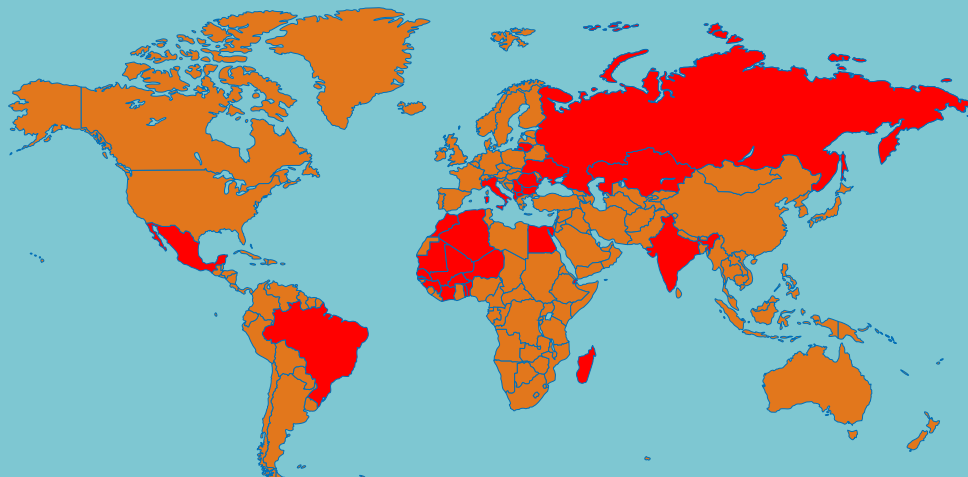


AND PRUDENTIAL SUPERVISION

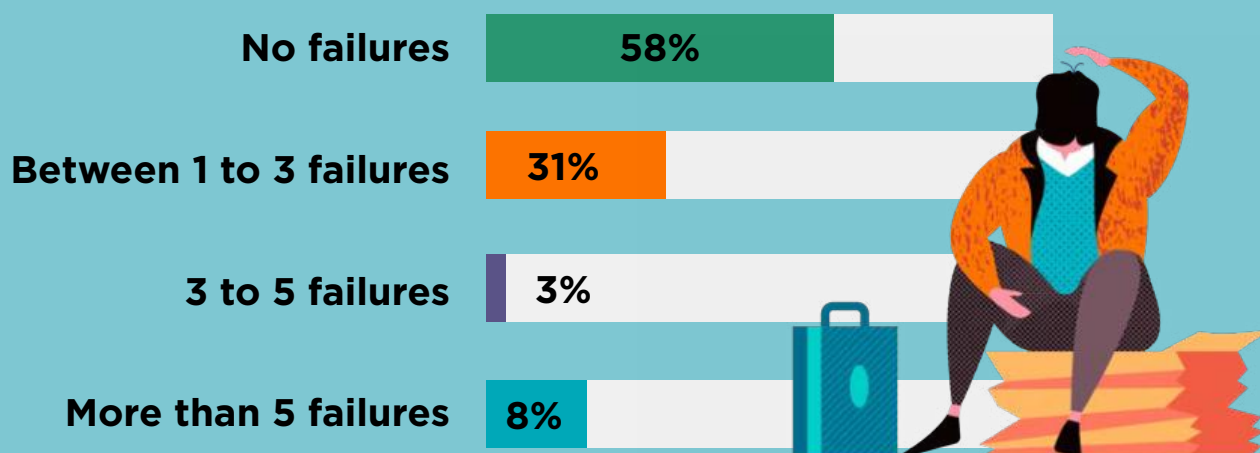
BENCHMARK LEGAL EXPERTS AND FINANCIAL CRISES



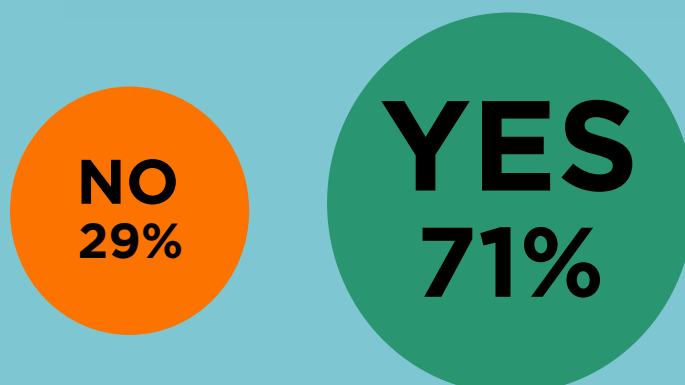
**ANSWERS FROM 32 CENTRAL BANKS AND SUPERVISION
AND RESOLUTION AUTHORITIES**



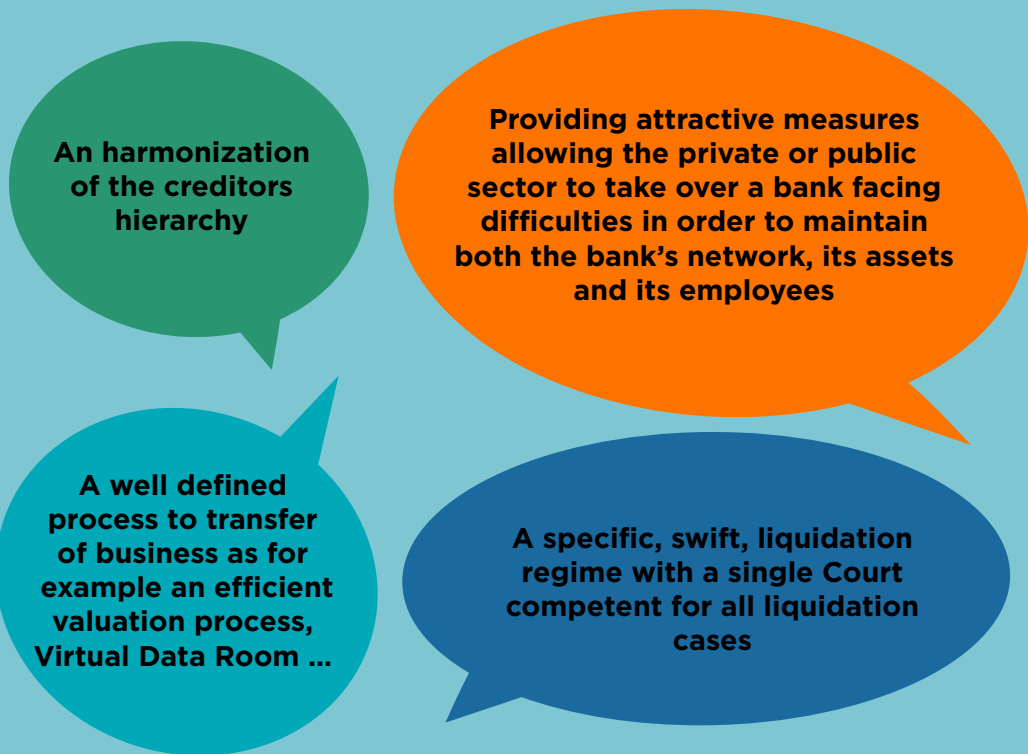
OVER THE PAST FIVE YEARS, HAVE YOU EXPERIENCED ANY FAILURES OF CREDIT INSTITUTIONS IN YOUR JURISDICTION?



DO YOU THINK THAT YOUR NATIONAL FRAMEWORK TO LIQUIDATE FIRMS FACING DIFFICULTIES IS APPROPRIATE FOR BANKS?



WHAT NEW ELEMENT WOULD BE IMPORTANT TO IMPROVE YOUR FRAMEWORK TO LIQUIDATE BANKS?



YOUR COUNTRY HAS ADOPTED A RESOLUTION FRAMEWORK FOLLOWING THE FSB'S KEY ATTRIBUTES OF EFFECTIVE RESOLUTION REGIMES FOR FINANCIAL INSTITUTIONS



IN YOUR COUNTRY BANKS HAVE TO PREPARE AND SET UP RECOVERY PLANS

**YES
100%**



A DISTRESSED BANK HAS ALREADY APPLY ITS RECOVERY PLAN IN YOUR COUNTRY

**YES
22%**

**NO
78%**

DID YOUR COUNTRY ALREADY IMPLEMENTED ONE OF THE FOLLOWING RESOLUTION MEASURES?



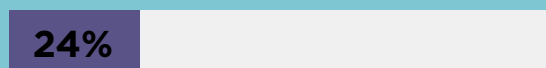
Bail-out (nationalisation or supporting the bank with public money)



Compulsory sale of assets



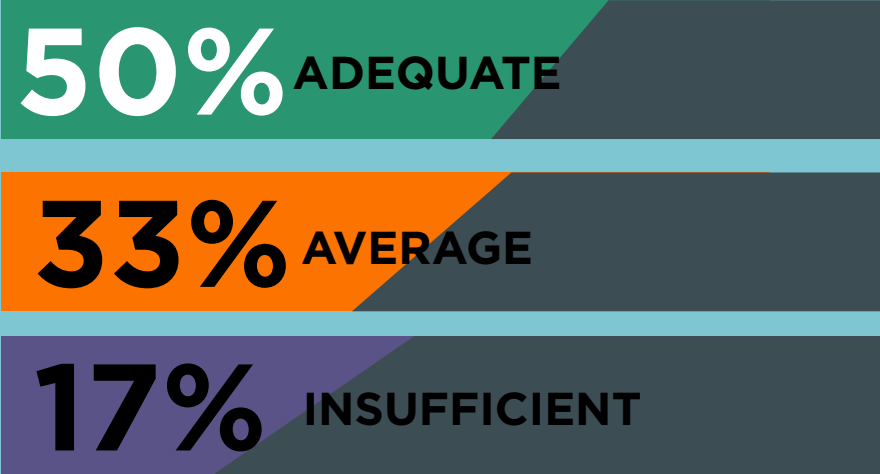
Bridge bank (important activities that should be preserved are put in a bridge bank which is owned by the State who will try to sell it at short term)



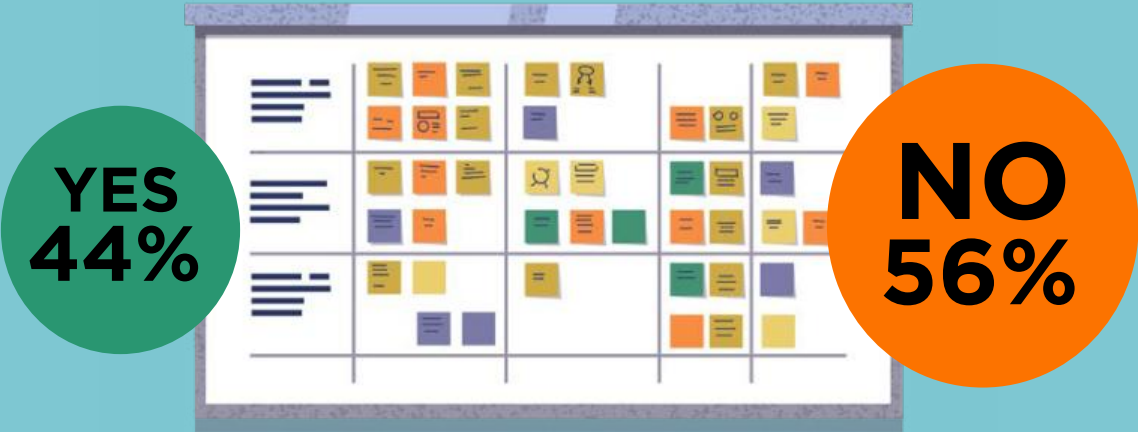
Bail-in (bank's creditors have to support the cost of the bank's losses)



THE APPLICATION OF THESE RESOLUTION MEASURES GAVE A RESULT:



DID THE IMPLEMENTATION OF YOUR RESOLUTION FRAMEWORK RESULTED INTO A LITIGATION BEFORE COURTS?



WHAT TYPES OF LEGAL GRIEVANCES HAVE BEEN ALLEGED AGAINST THE RESOLUTION PROCESS?

Parties usually require compensation for alleged unlawful losses caused by the decision of the resolution authority to initiate the insolvency regime.

The write down of the deposits of the parties and the nationalization of business

Losses to the shareholders, lack of opportunity to file objections, coordination issues between the regulators and the timeframe of taking actions

DID YOUR COUNTRY ADOPTED A FRAMEWORK FOR ADDITIONAL OWN FUNDS IN ORDER FOR BANKS TO SUPPORT A BAIL-IN ? EXAMPLE: TLAC OR MREL

YES 47%

NO 53%



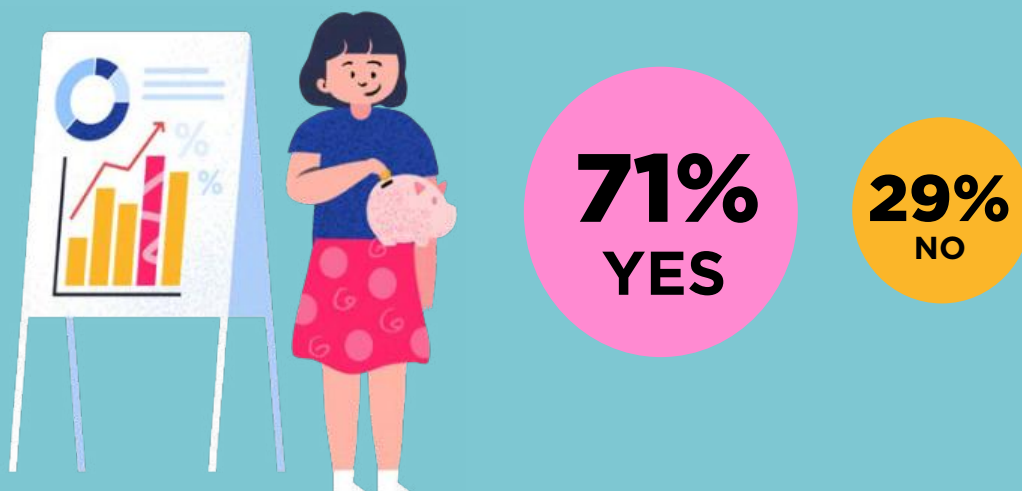
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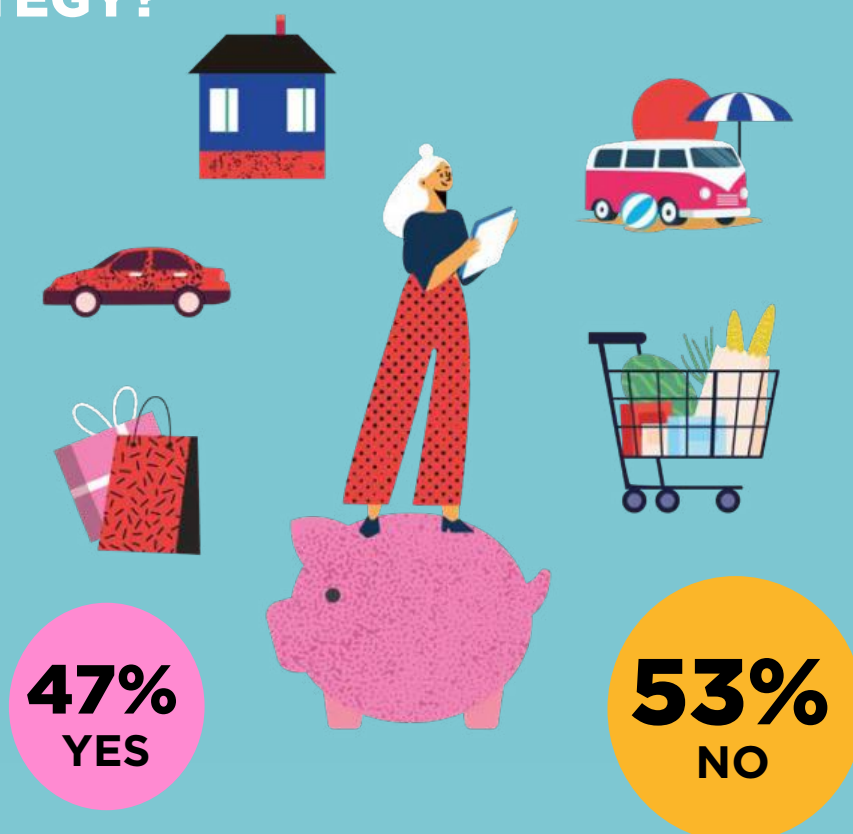
BENCHMARK CONSUMERS PROTECTION, FINANCIAL EDUCATION AND INCLUSION



HAS YOUR COUNTRY ADOPTED A FINANCIAL EDUCATION STRATEGY AS ADVOCATED BY THE OECD?



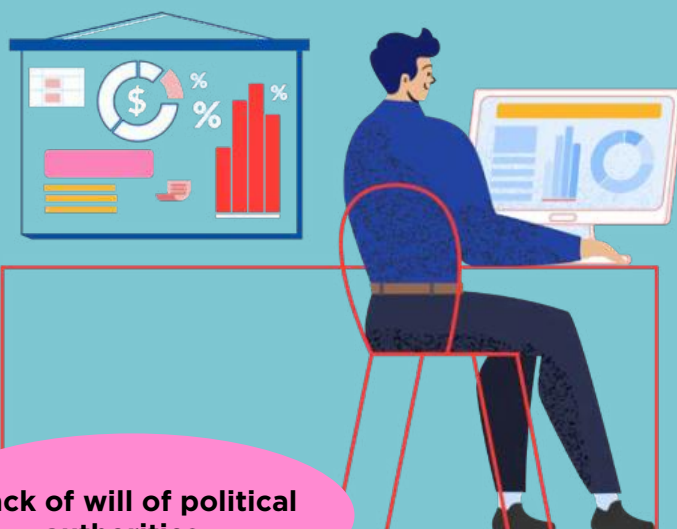
HAS YOUR COUNTRY ADOPTED A SPECIFIC DIGITAL FINANCIAL LITERACY STRATEGY?



WHAT ARE THE MAIN LIMITATIONS OR DIFFICULTIES ENCOUNTERED IN THE FIELD OF FINANCIAL EDUCATION?

Design the strategy and mobilize financial resources

Reaching large-scale public is difficult, as National Bank's resources are limited and there are lack of multipliers, therefore we need to encourage more Stakeholders



A lack of will of political authorities

Universities and schools are not preparing students enough to take wise financial decisions

Low level of education and poverty especially in remote areas

WHAT HAS BEEN THE IMPACT OF THE COVID 19 PANDEMIC ON FINANCIAL EDUCATION IN YOUR COUNTRY?

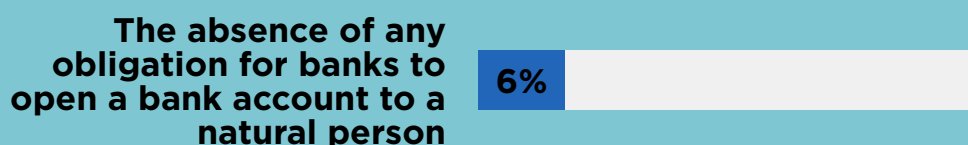
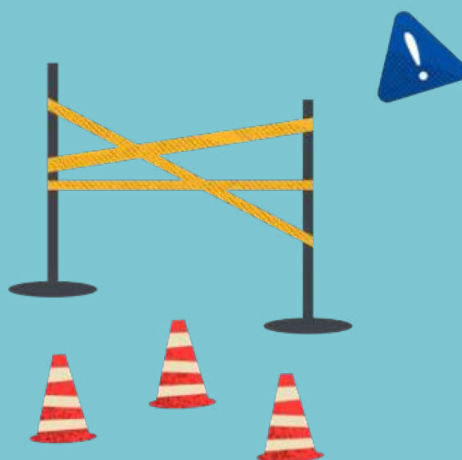
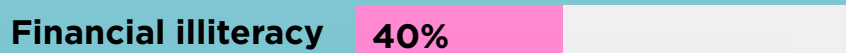
COVID-19 forced to the closure of companies, which in turn encouraged unemployment. This, coupled with a low financial culture, diminished interest in education.

As a result of Covid 19 Financial consumers faced problems meeting their financial obligations such as paying loans. Elderly people could not access financial institutions due to lockdown which put them at risk of financial exclusion.

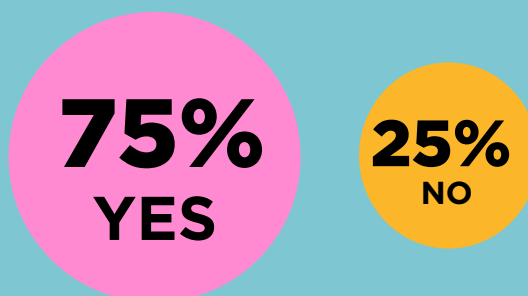
One of the impacts of pandemic was switching from face-to-face communication to digital delivery channels. Which in case of our National Bank give us opportunity to reach people in regions, outside of capital city where we are located.

At first, the effort of understanding the scenario and adapt to it, froze all Financial Education initiatives. In a second wave, the accelerated digitalization has leverage the FE contents and as economy scenario got worse, it became a priority.

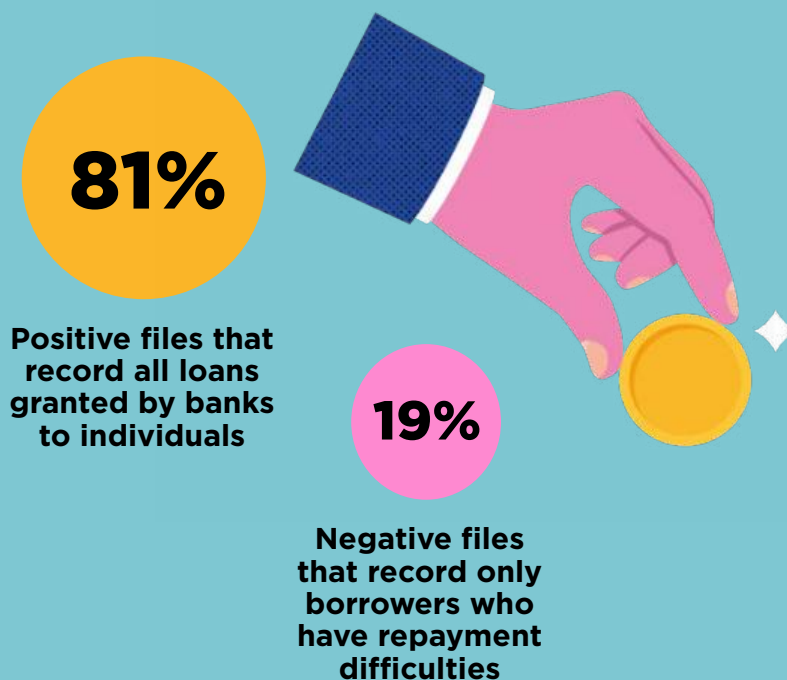
WHAT ARE THE TWO MAIN OBSTACLES TO ACCESS TO BASIC BANKING SERVICES IN YOUR COUNTRY?



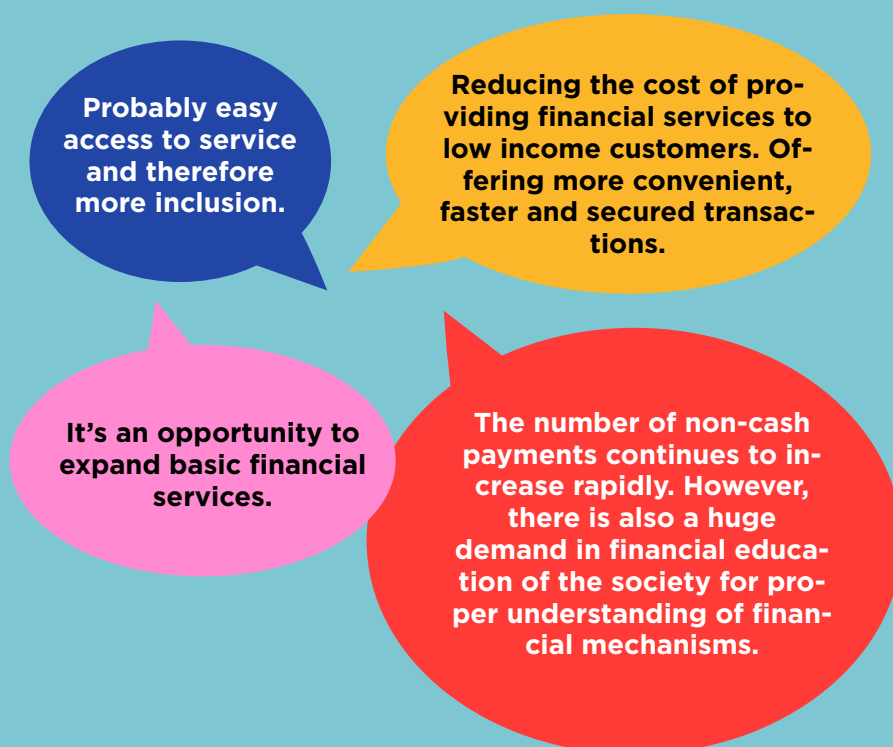
ARE THERE ANY DATABASES OF INDIVIDUAL LOANS IN YOUR COUNTRY?



WHAT TYPE OF CREDIT FILES/CREDIT BUREAU ARE THERE IN YOUR COUNTRY?



WHAT ARE THE OPPORTUNITIES OF DIGITAL FINANCE FOR LOW-INCOME CLIENTS?



WHAT ARE THE RISKS OF DIGITAL FINANCE FOR LOW-INCOME CLIENTS?

New types of exclusion for certain populations like elderly people.

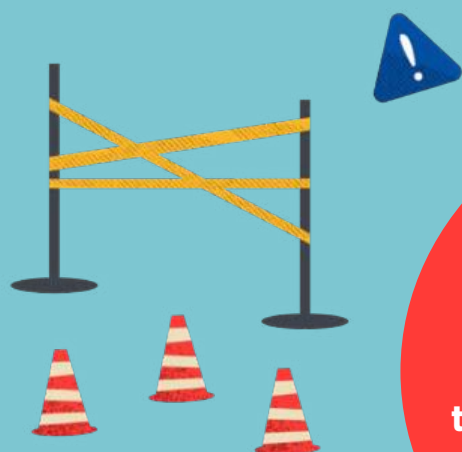
Risk of phishing schemes, social engineering scams, account hacking attacks and data theft. The result will be a lack of trust in digital financing services.



Risks of increase in Payment default and over-indebtedness

Poor people could be the most affected because they do not have enough money to insure themselves against financial risks in the financial system. They are exposed to fraud risk. Also, the lack of internet connectivity is a risk that they face.

WHAT ARE THE BARRIERS FOR DEVELOPPING DIGITAL FINANCE?

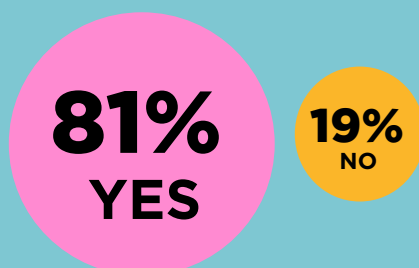


The main barriers for developing digital finance are the absence of a legal and regulatory framework, the absence of the adequate technical infrastructure and the lack of financial means.

The main issues are the lack of knowledge of the consumers, the fear and undesire to change and the high cost for infrastructure development.

Consumers could prefer cash as the best payment mechanism because they lack trust in the financial system. In the same way merchants avoid non-cash payment mechanisms because of high interchange fees and high cost.

HAS THE CENTRAL BANK A LEGAL MISSION OF FINANCIAL SERVICES CONSUMERS' PROTECTION?



MAY YOUR AUTHORITY RECEIVE COMPLAINS AND CLAIMS FROM THE CONSUMERS AGAINST THE CREDIT INSTITUTIONS?



PERIODICAL ALERTS AND WARNINGS AGAINST SOME DUBIOUS FINANCIAL PRODUCTS OR INSTITUTIONS ARE THEY BROADCASTED AMONG THE GENERAL PUBLIC?



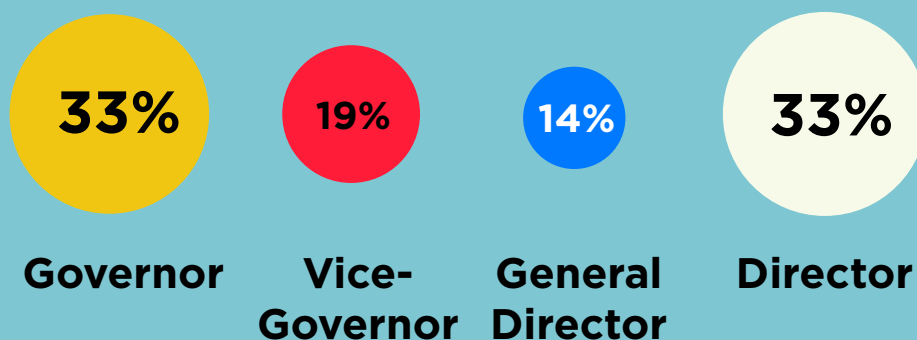
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FIGHTING AGAINST MONEY LAUNDERING AND TERRORIST FINANCING IN 2022



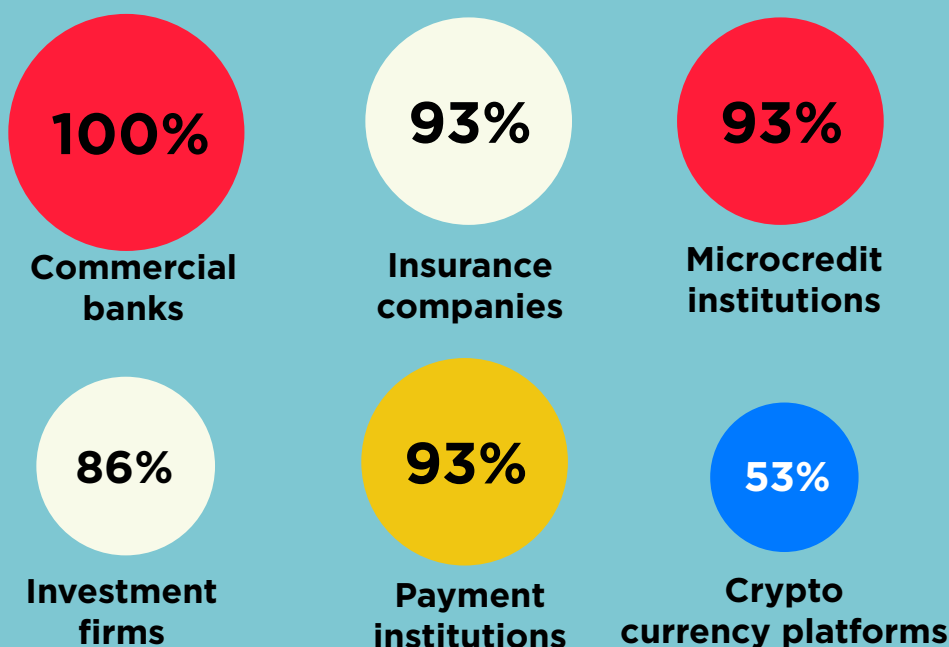
WHO IS RESPONSIBLE FOR THE IMPLEMENTATION OF AML/CFT IN YOUR INSTITUTION?



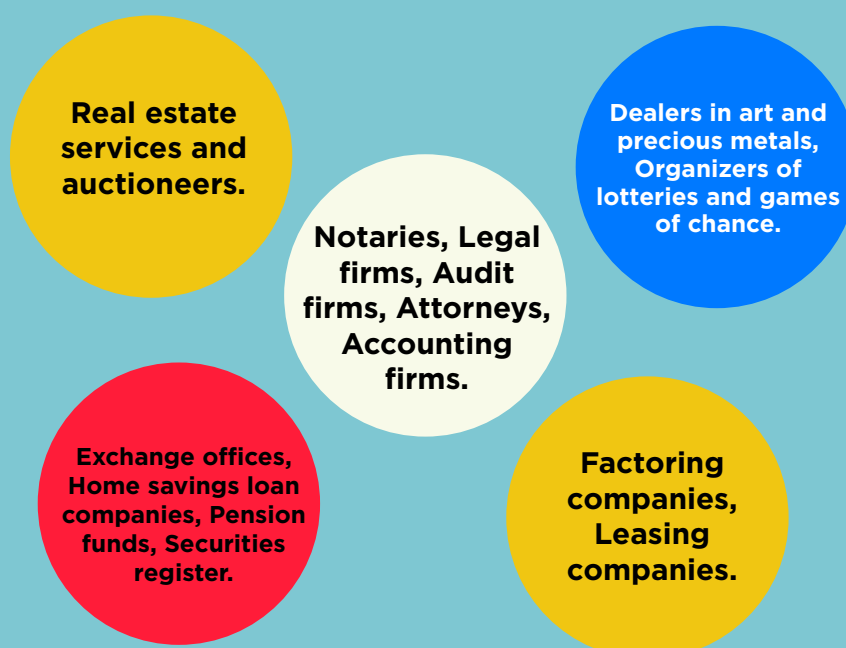
HAS YOUR CENTRAL BANK IMPLEMENTED AN AML/CFT RISK-BASED APPROACH FOR ITS OWN OPERATIONS?



WHICH INSTITUTIONS ARE SUBJECT TO AML/CFT OBLIGATIONS IN YOUR COUNTRY?



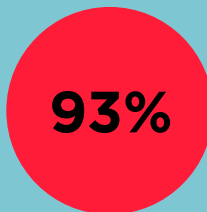
WHICH OTHER INSTITUTIONS ARE SUBJECT TO AML/CFT OBLIGATIONS IN YOUR COUNTRY?



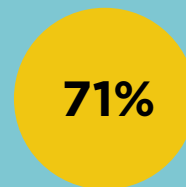
WHAT ARE THE ELEMENTS TAKEN INTO ACCOUNT IN YOUR RISK-BASED AML/CFT APPROACH?



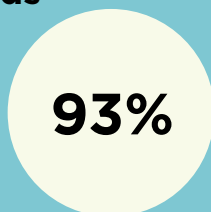
Countries or territories of origin or destination of funds



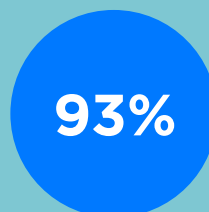
Clients' Characteristics



Terms and conditions of transactions



Nature of products and services offered

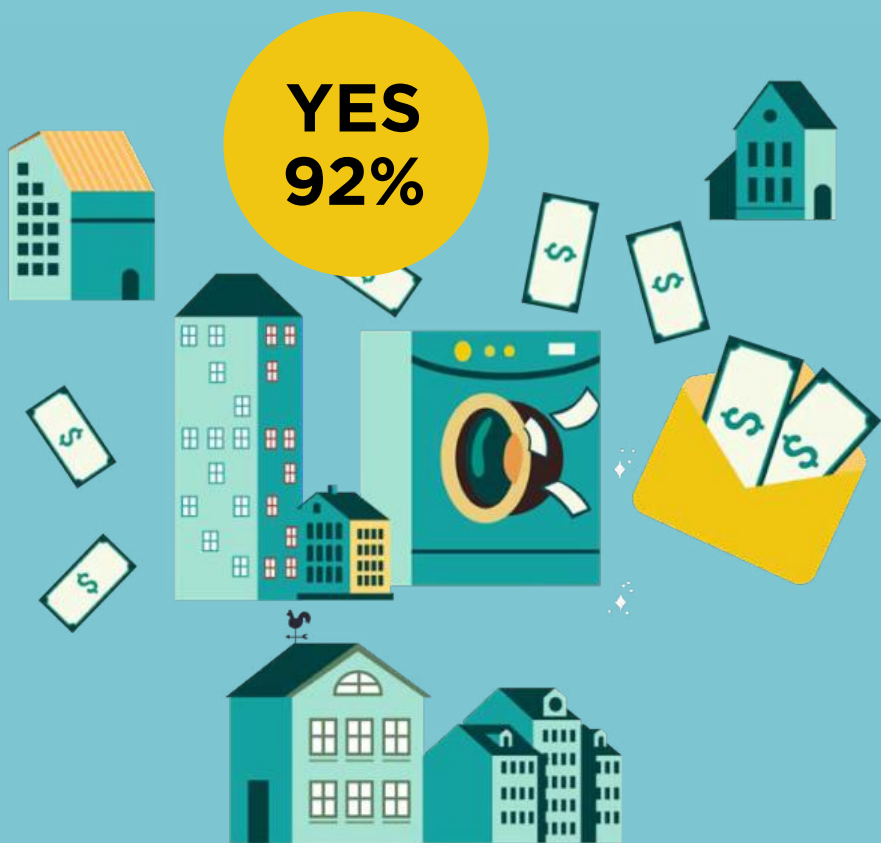


Distribution channels

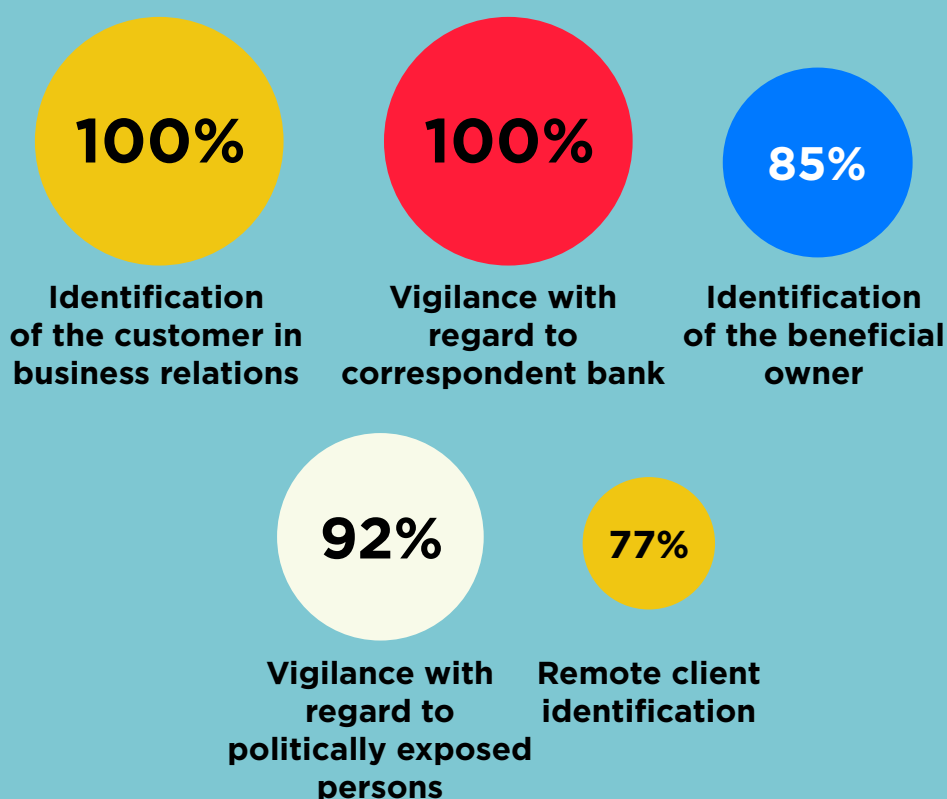
DOES YOUR AUTHORITY GIVE AN INDIVIDUAL AML/CFT RISK RATING FOR EACH COMMERCIAL BANK SUPERVISED IN YOUR COUNTRY?



HAS YOUR AUTHORITY PUT IN PLACE A MAPPING OF MONEY LAUNDERING AND TERRORIST FINANCING RISKS IN THE BANKING SECTOR?



DOES YOUR AUTHORITY CONSIDER THAT COMMERCIAL BANKS IN YOUR COUNTRY SATISFACTORILY APPLY THE FOLLOWING AML/CFT ELEMENTS?



ARE TOOLS FOR THE AUTOMATED DETECTION OF ATYPICAL OPERATIONS IMPLEMENTED?



DOES YOUR AUTHORITY USE ARTIFICIAL INTELLIGENCE TO DETECT FRAUDULENT BEHAVIOR?

**YES
30%**

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IBFI PRACTICAL

The IBFI's annual program offers free training seminars (on-line or face-to-face) and webinars.

The IBFI's offer has been extended to include a new e-learning tool that allows learners to follow training paths through the numerous activities carried out within a central bank and a banking and insurance authority. The content, either based on replays from our seminars and webinars or specifically created, is updated yearly. After completion of a training on IBFI E-learning, learners receive training certificates.

For experts, the IBFI provides an access to its video library IBFI Replay. It offers unique content on central banking.

All our actions are exclusively for the managerial staff and experts of central banks and financial supervisory bodies.



Practical information for IBFI E-learning. (for learners)

- Our E-learning platform is accessible via the IBFI webpage on the “Banque de France” website: [E-learning | Banque de France \(banque-france.fr\)](#).
- Employees of central banks, supervisory authorities and foreign administrations are able to access training courses combining videos, quizzes and other e-learning modules. Completion certificates with detailed scores are granted to successful learners. This adaptable training platform allows employees to set their own pace. More online courses will be added in various fields that are covered by the IBFI (financial stability, economics, statistics, financial market operations, IT security, human resources, etc.). IBFI E-Learning is free of cost for participants.



Practical information for online seminars and webinars

- The registration to an online seminar or a webinar must be made via the Live Events calendar page on our website: [Live Events | Banque de France \(banque-france.fr\)](#).
- Central banks and other institutions intending to enroll a participant to an online seminar or a webinar must apply within 3 days before the date of the event. A notice of receipt is sent to candidates upon registration. Selected participants then receive a message with an invitation to join the online meeting. The duration of the online seminars is usually from 2 to 5 days. The duration of a webinar varies from 1h30 to half a day. The online seminars and webinars are free of cost.



Practical information for the Video Library (for experts)

- Our video library IBFI Replay is accessible via the following webpage: [IBFI Video Library](#). It gives an access to most of the contents produced during our seminars.
- It covers most of central banking activities. It is free of costs for participants.

Practical information for face-to-face seminars

The IBFI was forced to suspend its live events during the pandemic, but resumed face-to-face seminars in Paris from June 2022.

Organisation

- The duration of the seminars is usually from 3 to 5 days. In the case of 5-day seminars, a half-day off is generally scheduled for participants. The seminars are held at our Paris headquarters.
- Our on-line platform enables participants to access the slides, various documents, practical information and is a forum for discussion or exchange of documents. Each participant will receive a password and ID to access the platform.
- We insist on the fact that trainees have to attend every session of the seminar and sign the attendance sheet circulated every day.

Enrolment

- Central banks and other institutions intending to enroll a participant must apply before the deadline, 2 months before the date of the seminar, via the Live events calendar page on our website. Please specify the HR correspondent or superior validating the application. You are advised not to use special character, accents and copy-paste from word.
- A notice of receipt is sent to candidates upon registration. The answer is sent after the closing of the application period. Given the large number of applications received, acceptance depends on availability.
- Participants in the seminars must have a good command of one of the working languages mentioned in the training programme: French or English. Poor understanding of presentations and discussions goes against the smooth running of the seminar and compromises its efficiency.
- Two months prior to the seminar, the confirmed participants shall receive an official invitation letter by email, useful for visa purposes. They are then requested to fill some practical information (social event, traveling schedules and hotel for eligible countries) through the link provided.

Cost coverage

- Banque de France covers the following costs:
Training courses, lunches and coffee breaks, social events, all or part of the hotel costs for eligible countries.
- Trainees cover in particular the following costs: dinners, hotel (except for eligible countries, see the section “Accommodation” below), transport e.g. plane, taxi, metro.

Accommodation

Participants care for their own hotel reservation and payment. The IBFI provides a list of hotels nearby at negotiated rates. However, a partner hotel is proposed for participants eligible to the coverage of accommodation costs under the following conditions.

- 1 Participants from central banks of middle-income and industrialised countries. Banque de France does not cover accommodations costs.
- 2 Participants from central banks of countries of the HIPC (highly indebted poor countries) IMF/WB initiative. The Banque de France covers the accommodation costs from the night before to the night after the seminar (for example 6 nights for a 5-day seminar).
- 3 Participants belonging to the other Least Developed Countries (LDC). Banque de France covers half of the hotel nights (1).

The eligibility of the participants is automatically determined by the application platform. The accommodation cost coverage for eligible trainee implies (s)he stays at the partner hotel.

The cost coverage applies for a single room with breakfast. It does not include: additional cost for twin-room, longer stay (additional nights before or after the seminar), mini-bar, telephone and other services.

As the case might be, a figure rounded up to the nearest decimal number.

For instance for a 4-day seminar implying 5 nights, the BDF shall cover 3 nights.

Cancellations

- In case of withdrawal, it is absolutely necessary to inform us at least 10 days prior to the seminar.
- Given the large number of applications, a late cancellation may deprive another applicant from joining the seminar and incurs cancellations fees.

For participants eligible to partial or total coverage, hotel cancellation fees in case of no-show will be chargeable to the central bank of the participant involved.

A restrictive position may be adopted vis-à-vis any future applications from the latter.

(1) As the case might be, a figure rounded up to the nearest decimal number. For instance for a 4-day seminar implying 5 nights, the BDF shall cover 3 nights.

IBFI BOARD



**Thierry
Cusson**

has held several positions in Financial Statistics, International Economics, European Relations and was seconded abroad to the Federal Reserve Bank (New York), to the European Parliament (Brussels) and to the Reserve Bank of India (Mumbai) before joining the IBFI. Since 2014 he has been in charge of seminars and technical assistance in the field of the support functions such as Internal Audit and Control, Human resources, Governance, Change Management.



**Stéphane
Gourdet**

recently joined the International Banking and Finance Institute (IBFI) team. He was recruited by the Banque de France 25 years ago and has worked in different areas (IT projects, human resources, all lines of work of the Banque de France network : management control, risk management, financial inclusion, corporate credit risk assessment, cash circulation, safety and security, ...), before getting specialized in financial education and external cooperation. Before joining Banque de France, he first received a master degree in Mathématiques from Provence University.



**Hedi
Jeddi**

organizes all the work of the IBFI in the fields of banking supervision, financial stability and consumer's protection and education. Hedi has worked for 10 years in banking supervision for the Autorité de Contrôle Prudentiel et de Résolution. He also worked in banking supervision and was a legal expert for the Reserve Bank of India in Mumbai.



**Jean Luc
Quémard**

Since 2015, Jean-Luc Quémard is the Head of the International Banking and Financial Institute (IBFI). Jean-Luc was a member of Basle Committee and European Banking Authorities working groups. He joined the Banque de France in 1994. He published three books on credit risk and securitization frameworks. He is a lecturer at the Paris University and the South University (Toulon- France).



**Julio
Ramos Tallada**

Is a senior economist in charge of organizing seminars and technical assistance in macroeconomics and statistics at the IBFI. In the past, he has held other positions: at the Bank of France he was senior economist at the International Monetary Relations Division, and research economist at the Macroprudential Policy Division (Financial Stability Directorate); at the French Treasury, he served as financial counselor in the French Embassy in Brasilia (on secondment). Before joining the Bank of France in 2011, he worked as a lecturer in Paris Dauphine University, where he received his PhD.

IBFI TEAM





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BANQUE DE FRANCE
EUROSYSTÈME



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