

THE INTERNATIONAL
BANKING AND FINANCE INSTITUTE
FLIPBOOK 2025



2025 ACTIVITIES CLICK TO REGISTER



.....○ LIVE EVENTS



CLICK
HERE



.....○ E-LEARNING



.....○ REPLAYS FOR
EXPERTS



FOREWORD

WHAT TRENDS HAS THE IBFI IDENTIFIED IN TERMS OF CAPACITY BUILDING AND CENTRAL BANKING?

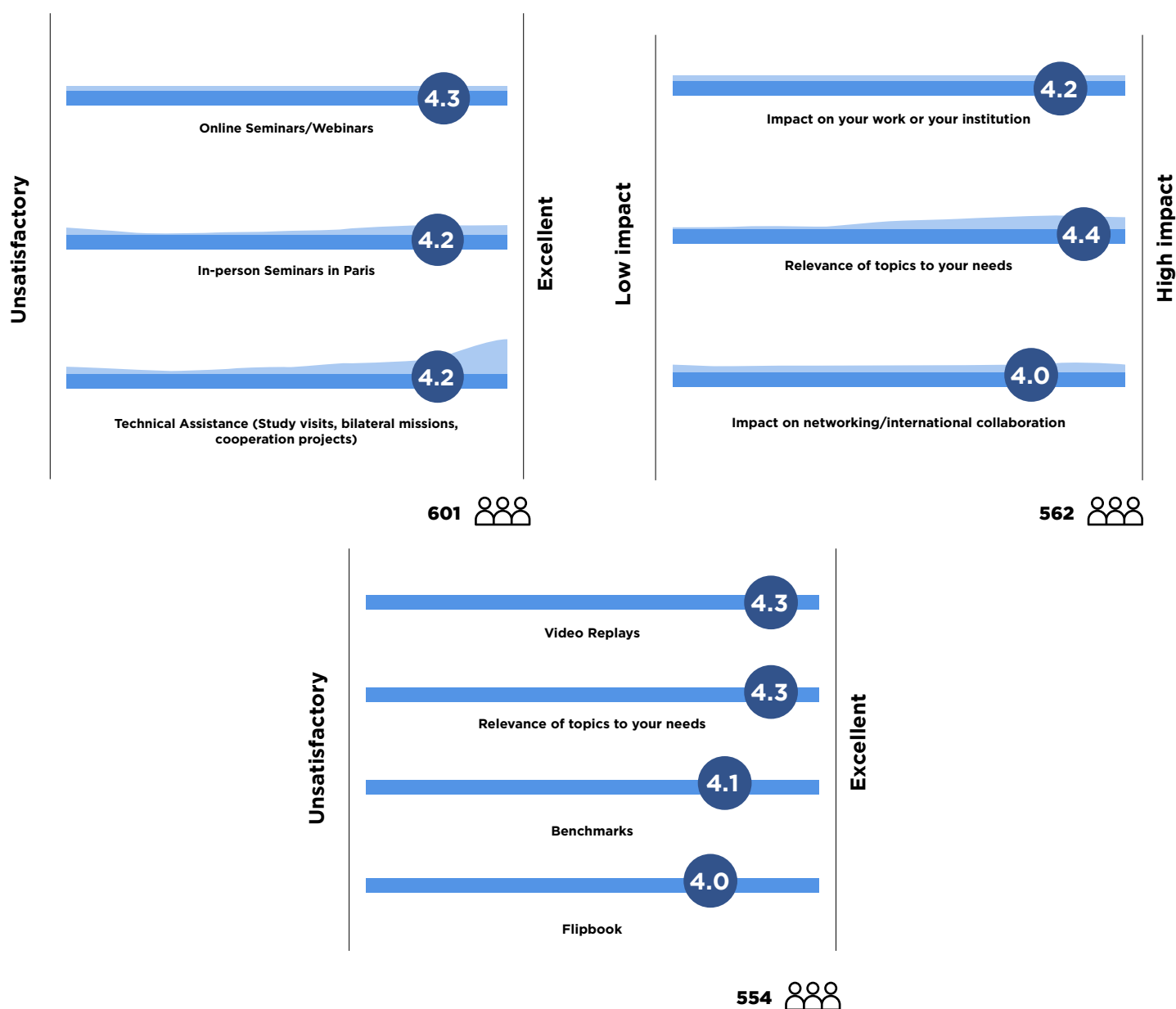
- **The demand for training and cooperation remains very high.** In 2024, nearly 4,000 central bankers participated in IBFI training courses, with a strong preference for online seminars, a trend that is expected to continue in 2025. This demand reflects an increased need for sharing experiences and international cooperation, which is essential for central bankers as there is only one central bank per country.
- **Our approach to more targeted and effective technical assistance is evolving.** The IBFI mobilises the best experts for short online interventions, thereby reducing the burden on expert resources. This new method, in which IBFI plays a structuring role, improves the effectiveness of our interventions.
- **The impact and quality of IBFI actions remain high.** A survey carried out in November 2024, with almost 600 responses, showed an average rating of 4.2/5, demonstrating a high level of satisfaction and the effectiveness of the training and cooperation programmes. You will find in page 4 of this document the main results of this survey.
- **The European projects carried out by the central banks are a source of efficiency and innovative dialogue.** In particular, the project with the Western Balkans and the project with 12 African institutions, the latter co-chaired by the Banque de France and the Deutsche Bundesbank, mobilise a large pool of experts from the central banks of the European Union and strengthen international cooperation and the exchange of best practices.
- **Innovation is a central pillar of the IBFI's strategy, ranging from low tech, with the creation of an educational game on «central banking and climate», to high tech, including artificial intelligence.** The IBFI organised two major seminars on innovation, a strategic priority for the Banque de France. Finally, the benchmarks established during the seminars create new knowledge and allow participants and partner central banks to compare themselves in areas that are often poorly documented 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)

EVALUATION OF IBFI ACTIONS

RATING OF IBFI ACTIONS, IMPACT AND RESOURCES ON A SCALE FROM 1 TO 5 (1 IS THE LOWEST, 5 THE HIGHEST)



QUALITATIVE FEEDBACK

So far, I only attended one in person course and I was impressed not only by its high quality but for the effort Banque de France staff made to every little detail of the course. Congrats

The webinar on the Basics central banking was informative and well-structured, providing a clear understanding of its role and impact.

Thank you very much for professionalism, dedication and warm welcome each time! All the admiration to the BDF people!

Great organization and hospitality! Thank you very much!

Les formations animées par l'IBFI sont d'excellentes qualités et conduits par des experts. Ces formations contribuent à renforcer nos compétences.

Excellent programmes, one of the best i have been to.

Very informative and brilliantly delivered seminar, thank you very much!

Thank you for the high quality of your training program.

Banque De France have been providing for the organization of excellent international seminars regarding relevant topics on Central Banking tasks. Replay is valued, considering time differences

The seminar that I attended has been helpful in expanding my understanding of monetary policies. Five stars!

Participation in seminars organized by the Banque De France was highly beneficial and excellently organized, offering valuable insights and practical knowledge.

Thank you very much for professionalism, dedication and warm welcome each time! All the admiration to the BDF people!



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IBFI EVENTS IN 2025



EVENT	LAN- GUAGE	DATE	APPLY BEFORE	LOCATION	EMAIL
Cybersecurity	E/F	21-22 jan.	19 jan.	on-line	IBFI_operations@banque-france.fr
Developing Non-Bank Finance in CESEE Region: Prospects and Challenges (joint with the Joint Vienna Institute)	E	27-31 jan.	by invitation	Vienne	
Insurance Control	E/F	28-31 jan.	25 jan.	Bruxelles	IBFI_ecostat@banque-france.fr
International relations and International economics	E	11 feb.	30 jan.	on-line	IBFI_support@banque-france.fr
Webinar on CBDC (Central Bank Digital Currency)	E/F	6 mar	03 mar.	on-line	IBFI_operations@banque-france.fr
Crisis management and resolution	E/F	25-27 mar.	23 mar.	on-line	IBFI_supervision@banque-france.fr
Innovation management in Central banks	E	01-04 april	01 feb.	Paris	IBFI_operations@banque-france.fr
Climate change and Central banks	E/F	07-10 april	07 feb.	Paris	IBFI_support@banque-france.fr
Sustainability workshop Projet Afrique	E	29-30 april		Paris	IBFI_supervision@banque-france.fr
Fighting against money laundering and financing of terrorism	E/F	12-15 may	12 mar.	Paris	IBFI_supervision@banque-france.fr
Internal Audit, Control and Compliance	E/F	19-22 may	19 mar.	Paris	IBFI_support@banque-france.fr
Big Data	E	20-21 may	18 may	on-line	IBFI_ecostat@banque-france.fr
Low carbon carbon footprint in a central bank	E/F	03 june	01 june	on-line	IBFI_support@banque-france.fr
Strengthening financial stability through macro-prudential policies	E	04-06 june	04 april	Paris	IBFI_supervision@banque-france.fr
Webinar CBDC	E/F	17 june	15 june	on-line	IBFI_operations@banque-france.fr
Macroeconomic forecasting	E	23-25 june	23 april	Paris	IBFI_ecostat@banque-france.fr
Euromed	E/F	24-25 june	by invitation	Marseille	
Market infrastructures and payment systems	E/F	01-04 july	01 may	Paris	IBFI_operations@banque-france.fr
W6 Banking supervision	E	09-11 sept.	by invitation		IBFI_supervision@banque-france.fr
Webinar CBDC	E/F	16 sept.	14 sept.	on-line	IBFI_operations@banque-france.fr
Fight against counterfeiting (Joint with BCEAO)	E/F	23-26 sept.	by invitation	Paris	IBFI_operations@banque-france.fr
Conducting change in a Central Bank	E/F	29 sept-01 oct.	29 july	Paris	IBFI_support@banque-france.fr
Monetary Policy in crisis time	E	01-03 oct.	29 sept.	on-line	IBFI_ecostat@banque-france.fr
Back office operations	E/F	07-10 oct.	07 july	Paris	IBFI_operations@banque-france.fr
International relations and International economics	E/F	13-16 oct.	14 aug.	Paris	IBFI_support@banque-france.fr
The basics of central banking	E/F	03-06 nov.	30 oct.	on-line	IBFI_support@banque-france.fr
Financial literacy Webinar	E/F	13 nov.	11 nov.	on-line	IBFI_support@banque-france.fr
Balance of Payments and other external statistics	E	18-20 nov.	14 nov.	on-line	IBFI_ecostat@banque-france.fr
Webinar CBDC	E/F	02 dec.	30 nov.	on-line	IBFI_operations@banque-france.fr
Climate change and Central banks	E/F	08-10 dec.	4 dec.	on-line	IBFI_support@banque-france.fr



**Economic analysis
and statistics**



**Financial stability and
prudential supervision**



Markets and operations



**Governance, administration
and communication**

Flipbook IBFI 2025

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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

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

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



Live events : Training seminars and Webinars

The in-person 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.

In addition, the **IBFI** offers online seminars, lasting from 1 to 4 half-days, which enable a large number of participants to be trained at each session (300 participants per session on average). 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, employing resources from its video library as well as contents created specifically for E-learning. 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. It may also take the form of bespoke training sessions, held in our premises or within the partner central bank. In the 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 signed in 2021 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.



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 our partners' experts and the Banque de France's ones. 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), the JVI (Joint Vienna Institute) and the AMF (Arab Monetary Fund).

E-LEARNING MODULES AND VIDEO LIBRARY

Video library : Most of our seminars are filmed. You can access the replays of all the presentations on our platforms. For each seminars there are around 20 videos of 50 minutes each. You can find on our platform replays from previous years.

E-learning : An ambitious project entitled “e-learning strategy” is currently underway. Our aim is to offer an innovative training courses with enriching content adapted to today’s learning needs.

ECONOMIC ANALYSIS AND STATISTICS

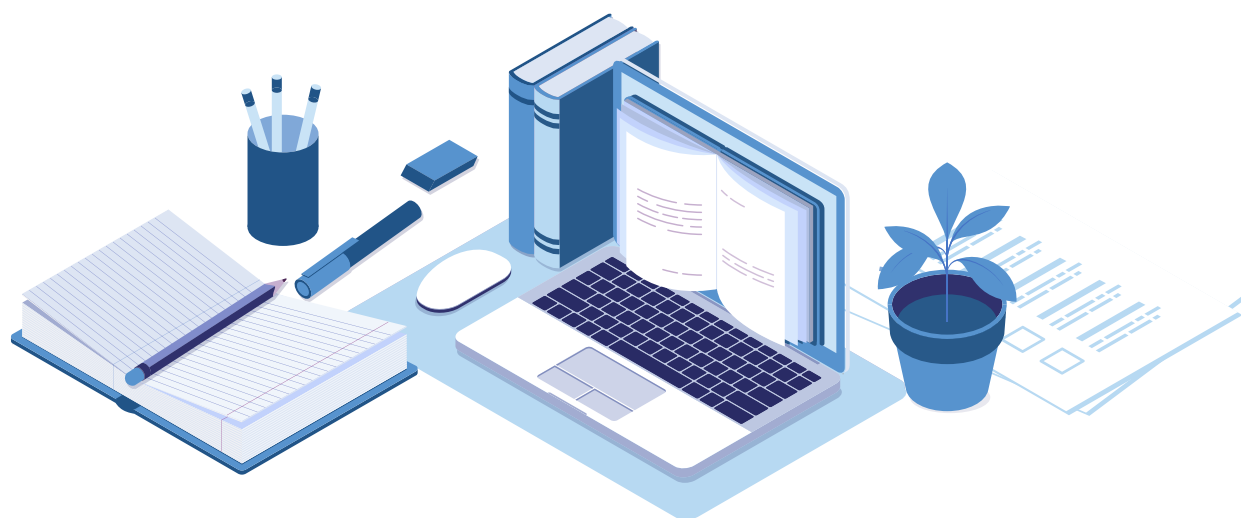
E-LEARNING COURSES

- Big data (EN/FR)
- Monetary and financial account statistics (EN/FR)
- NEW** Balance of trade and trade in services (original version with subtitles)
- NEW** Macroeconomic Forecasting (original version with subtitles)
- Balance of payments (EN/FR)
- NEW** Monetary and fiscal policy coordination: lessons from history
(original version with subtitles)
- COMING SOON** Carbon neutrality (EN/FR)
- COMING SOON** Climate issues (EN/FR)

FINANCIAL STABILITY AND PRUDENTIAL SUPERVISION

E-LEARNING COURSES

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



MARKETS AND OPERATIONS

E-LEARNING COURSES

Market infrastructures, systems and means of payment (EN/FR)
Central Banks Digital Currencies (EN/FR)

GOUVERNANCE, ADMINISTRATION, AND COMMUNICATION

E-LEARNING COURSES

Data protection (EN/FR)
Internal audit and control (EN/FR)
Transforming a central bank (EN/FR)



IBFI KEY FIGURES



461

HOURS
OF REPLAYS
VIEWED



3948

PARTICIPANTS
TO LIVE
EVENTS



493

USERS ON
LEARNING
CHANNELS



17

ON-LINE
SEMINARS



21

IN-PERSON
SEMINARS



67

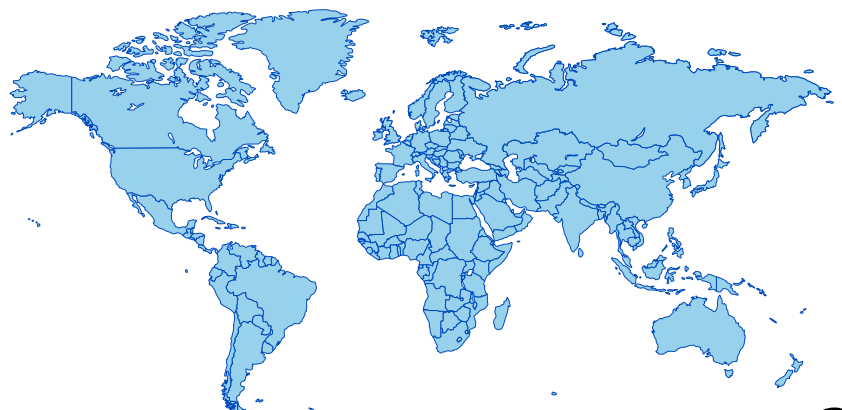
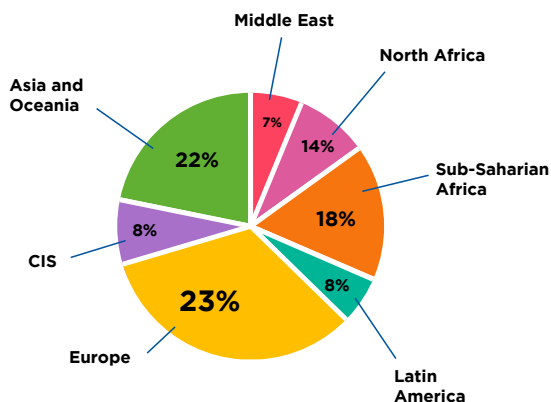
MISSIONS



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INSTITUTIONS

- ALBANIA
- ALGERIA
- ANGOLA
- ARGENTINA
- ARMENIA
- ARUBA
- AUSTRALIA
- AUSTRIA
- AZERBAIJAN
- BAHAMAS
- BAHRAIN
- BANGLADESH
- BARBADOS
- BELGIUM
- BELIZE
- BENIN
- BOLIVIA
- BOSNIA-HERZEGOVINA
- BOTSWANA
- BRAZIL
- BULGARIA
- BURKINA FASO
- BURUNDI
- CAMBODIA
- CAMEROON
- CANADA
- CAYMAN ISLANDS
- CENTRAL AFRICAN REPUBLIC
- CHAD
- CHILE
- COLOMBIA
- COMOROS
- COSTA RICA
- CROATIA
- CYPRUS
- CZECH REPUBLIC
- DEMOCRATIC REPUBLIC OF THE CONGO
- DJIBOUTI
- DENMARK
- DOMINICAN REPUBLIC
- ECUADOR
- EGYPT
- EL SALVADOR
- EQUATORIAL GUINEA
- ESTONIA
- ETHIOPIA
- FINLAND
- FRANCE
- GABON
- GAMBIA
- GEORGIA
- GERMANY
- GHANA
- GREECE
- GUATEMALA
- GUINEA CONAKRY
- GUINEA-BISSAU
- GUYANA
- HAITI
- HONDURAS
- HONG KONG
- HUNGARY
- ICELAND
- INDIA
- INDONESIA
- IRELAND
- ISRAEL
- ITALY
- IVORY COAST
- JAMAICA
- JAPAN
- JORDAN
- KAZAKHSTAN
- KENYA
- KOSOVO
- KOWEIT
- KYRGYZSTAN
- LATVIA
- LEBANON
- LIBERIA
- LIBYA
- LITHUANIA
- LUXEMBOURG
- MADAGASCAR
- MALAYSIA
- MALDIVES
- MALI
- MALTA
- MAURITANIA
- MAURITIUS
- MEXICO
- MOLDOVA
- MONGOLIA
- MONTENEGRO
- MOROCCO
- MOZAMBIQUE
- NAMIBIA
- NEPAL
- NETHERLANDS
- NICARAGUA
- NIGER
- NIGERIA
- NORTH MACEDONIA
- OMAN
- PAKISTAN
- PAPUA NEW GUINEA
- PARAGUAY
- PERU
- PHILIPPINES
- POLAND
- PORTUGAL
- REPUBLIC OF CABO VERDE
- REPUBLIC OF THE CONGO
- ROMANIA
- RWANDA
- SAINT MARTEEN AND CURACAO
- SAUDI ARABIA
- SENEGAL
- SERBIA
- SINGAPORE
- SLOVAKIA
- SLOVENIA
- SOMALIA
- SOUTH AFRICA
- SOUTH KOREA
- SPAIN
- SRI LANKA
- SURINAM
- SWAZILAND
- SWEDEN
- SWITZERLAND
- TAIWAN
- TAJIKISTAN
- TANZANIA
- THAILAND
- TOGO
- TRINIDAD AND TOBAGO
- TUNISIA
- TURKEY
- TURKMENISTAN
- UGANDA
- UKRAINE
- UNITED ARAB EMIRATES
- UNITED KINGDOM
- UNITED STATES
- URUGUAY
- UZBEKISTAN
- ZAMBIA
- ZIMBABWE



IBFI BENCHMARKS



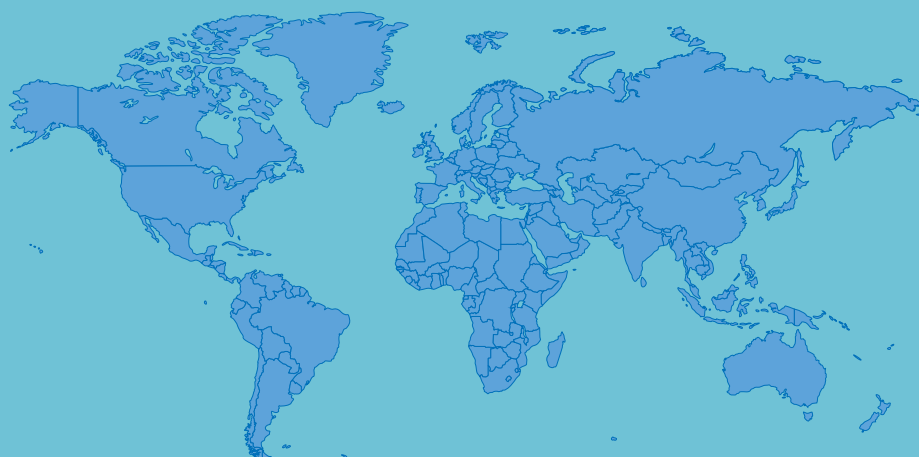
THE FIGURES/GRAPHS SHARE THE RESULTS OF SURVEYS AMONG PARTICIPANTS
AT THE IBFI SEMINARS. THE FULL BENCHMARKS AND LISTS OF RESPONDING
COUNTRIES SHARE ARE AVAILABLE ON
WWW.BANQUE-FRANCE.FR/EN/IBFI/NEWS

GOVERNANCE, ADMINISTRATION AND COMMUNICATION

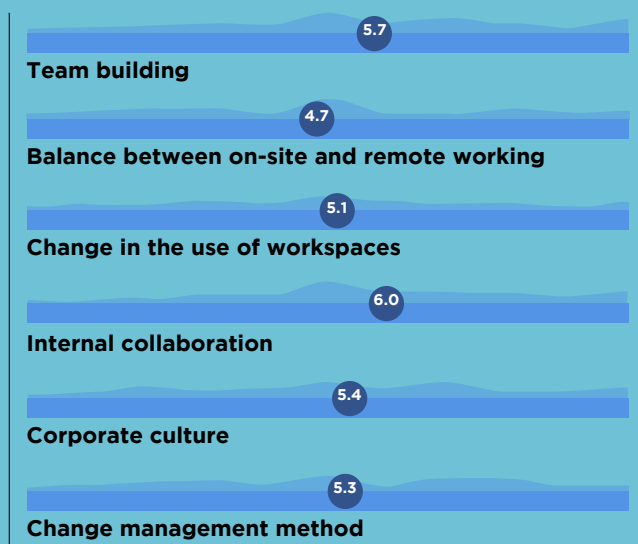




CONDUCTING CHANGE IN A CENTRAL BANK

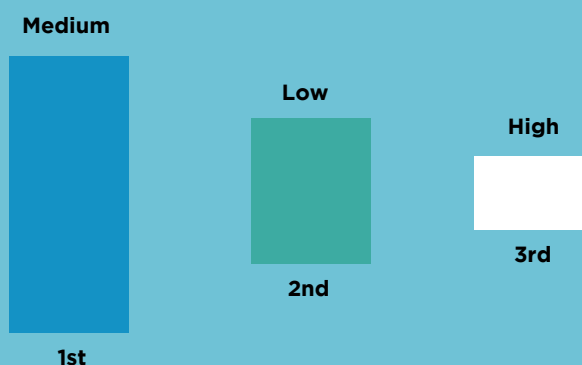


IN YOUR ORGANISATION, HOW LIKELY IS IT THAT FUNDAMENTAL CHANGE WILL TAKE PLACE IN THESE AREAS IN THE NEXT FEW YEARS (ON A SCALE OF 0 TO 10)?



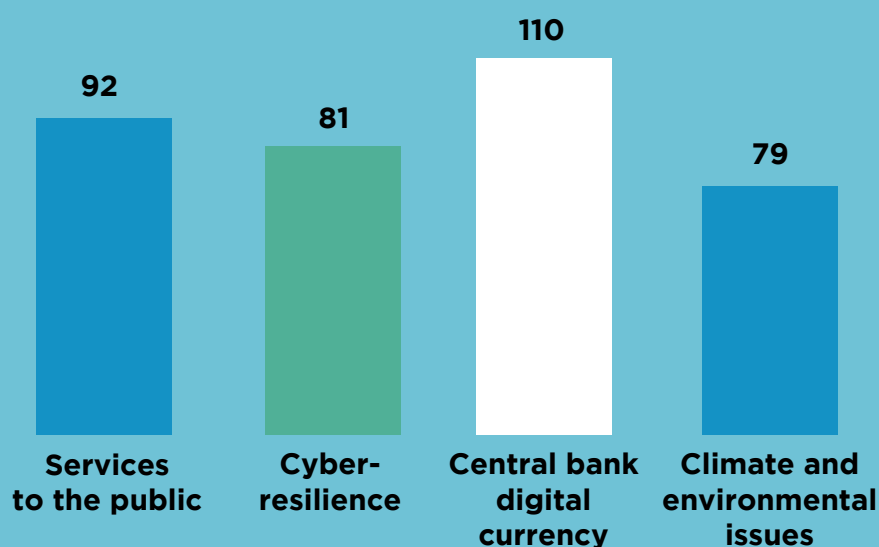
135 

HOW LIKELY IS IT THAT THE SCOPE OF YOUR ORGANISATION'S MANDATE WILL CHANGE OVER THE NEXT FEW YEARS (CLIMATE RISK, INEQUALITY, ETC.)?



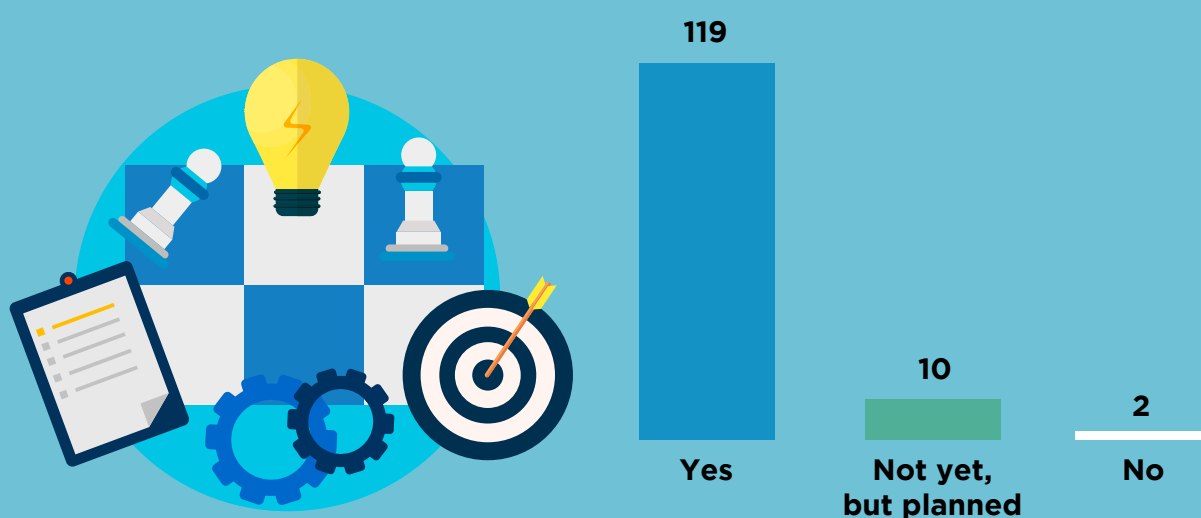
131 

CHECK THE BOXES IF YOUR ORGANISATION PLAYS, OR WILL PLAY, A CENTRAL ROLE IN THE FOLLOWING AREAS IN THE UPCOMING YEARS.



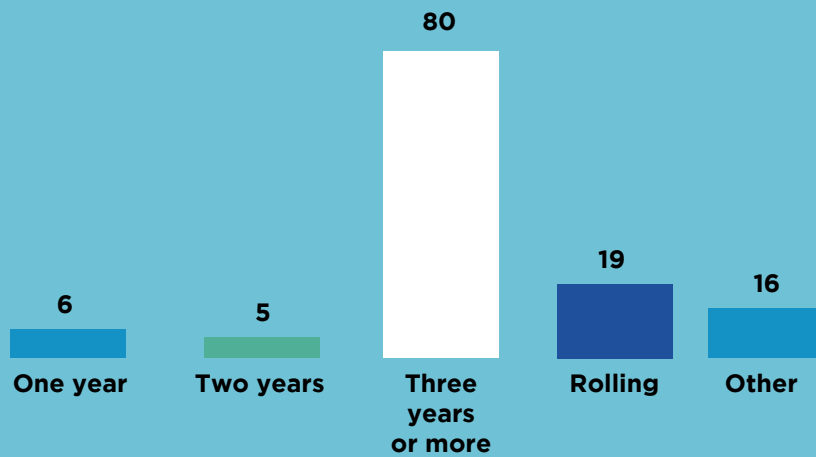
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DOES YOUR ORGANISATION HAVE A STRATEGIC PLAN?



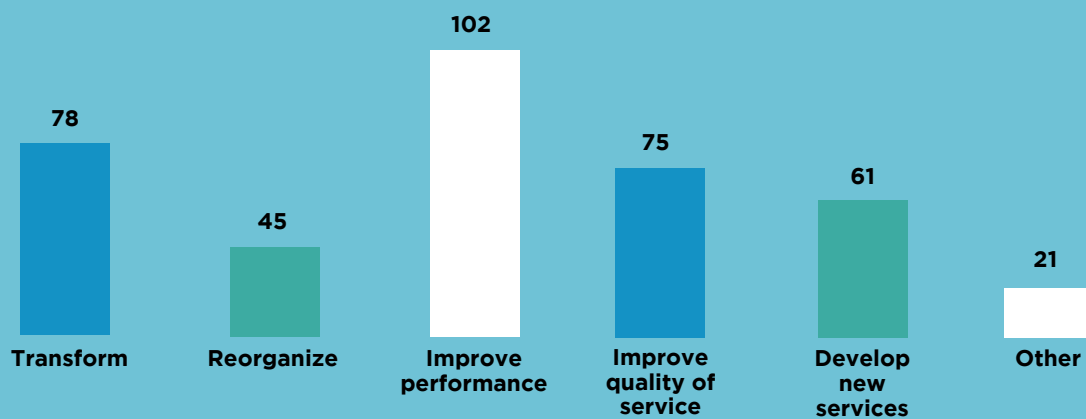
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IF SO, HOW LONG DOES IT LAST?



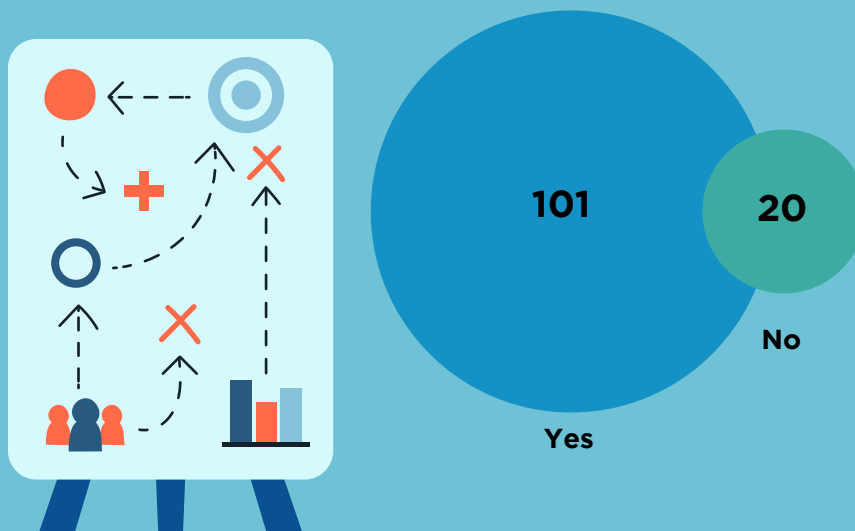
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WHAT ARE THE MAIN STRATEGIC FOCUSES OF YOUR PLAN?



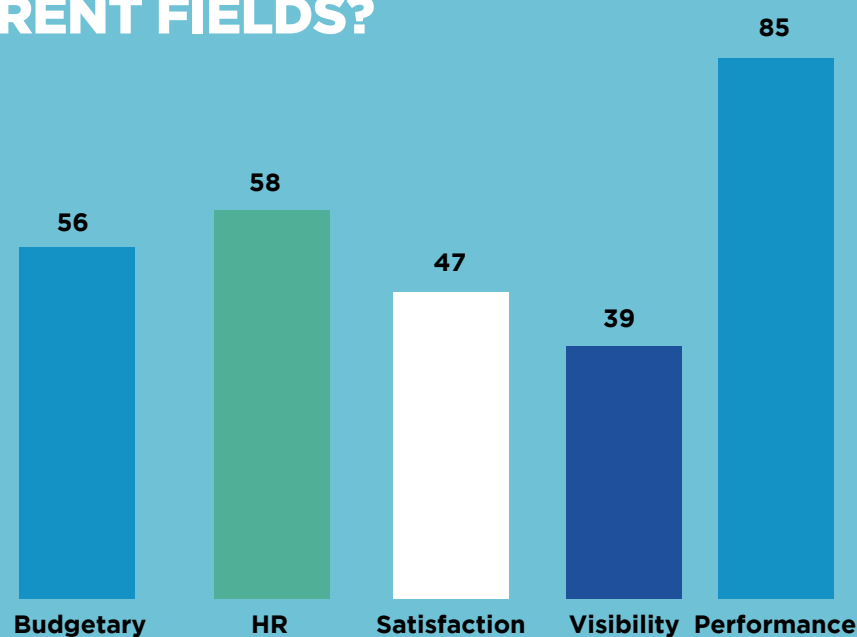
126 

DO YOU PLAN TO REVIEW YOUR STRATEGIC PLAN DURING THE PLAN TO ADAPT IT TO NEW DEVELOPMENTS?



121 

DOES YOUR STRATEGIC PLAN HAVE QUANTIFIED INDICATORS IN THESE DIFFERENT FIELDS?



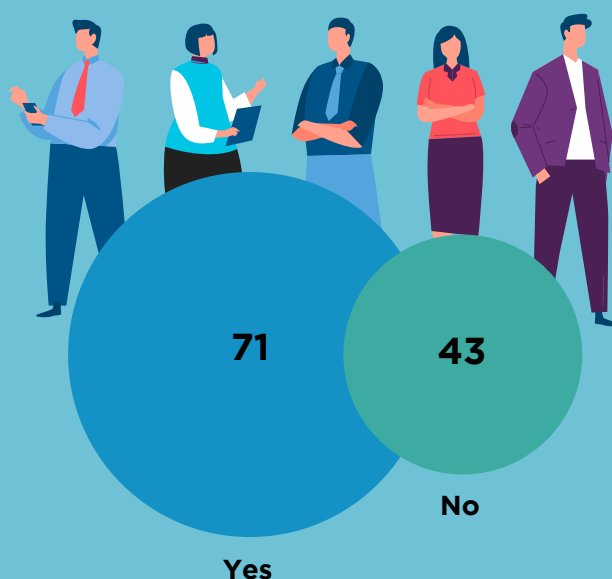
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HOW OFTEN IS THE IMPLEMENTATION OF THE STRATEGIC PLAN MONITORED?



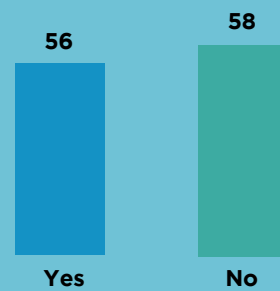
115 

DO YOU THINK THAT YOUR COLLEAGUES HAVE TAKEN SUFFICIENT OWNERSHIP OF YOUR INSTITUTION'S STRATEGIC PLAN?



114 

DO YOU HAVE REGULAR EXCHANGES WITH OTHER INSTITUTIONS TO CARRY OUT YOUR FORESIGHT WORK?



114



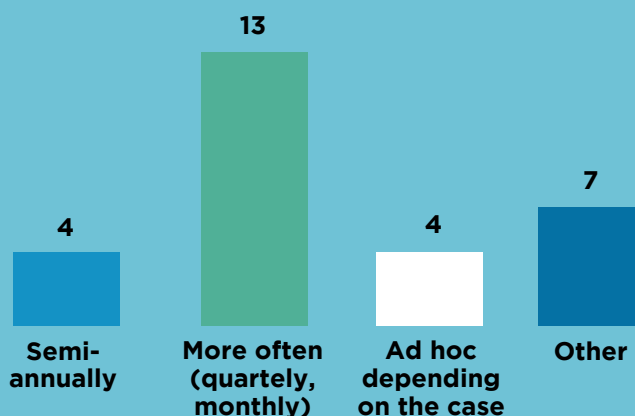


INTERNAL AUDIT, INTERNAL CONTROL AND COMPLIANCE IN A CENTRAL BANK

ALBANIA, ARMENIA, BOSNIA-HERZEGOVINA, BULGARIA, CAMBODIA, CROATIA, GEORGIA
GHANA, INDIA, INDONESIA, IRELAND, KOSOVO, KUWAIT, MAURITANIA, MEXICO
MOLDOVA, MONTENEGRO, MOROCCO, NORTHERN MACEDONIA, PHILIPPINES, ROMANIA
SAUDI ARABIA, SENEGAL, SOUTH AFRICA, SOUTH KOREA, TANZANIA, TUNISIA, UKRAINE

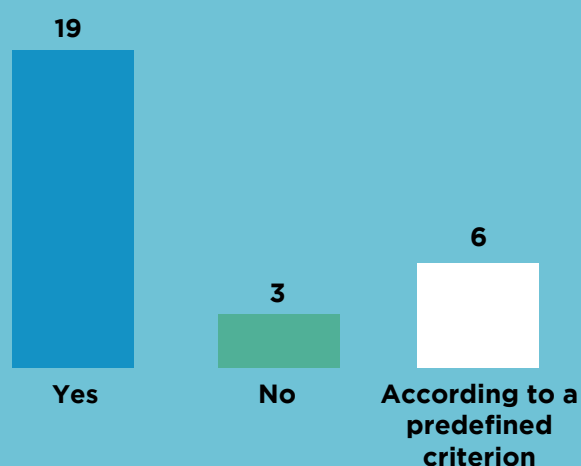


IN YOUR INSTITUTION, HOW OFTEN DOES THE AUDIT FOLLOW UP ON THE RECOMMENDATIONS?



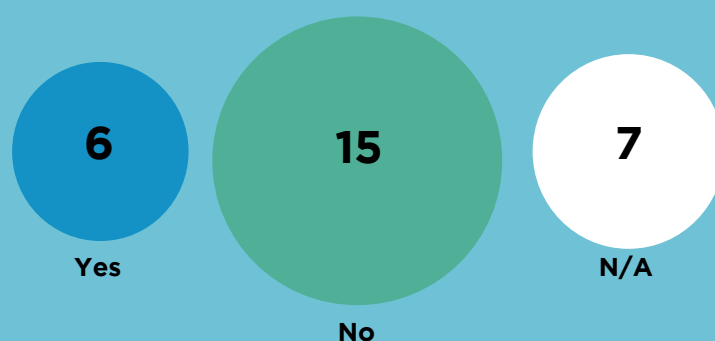
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DOES THE AUDIT FOLLOW UP ON ALL RECOMMENDATIONS REGARDLESS OF THE LEVEL OF CRITICALITY?



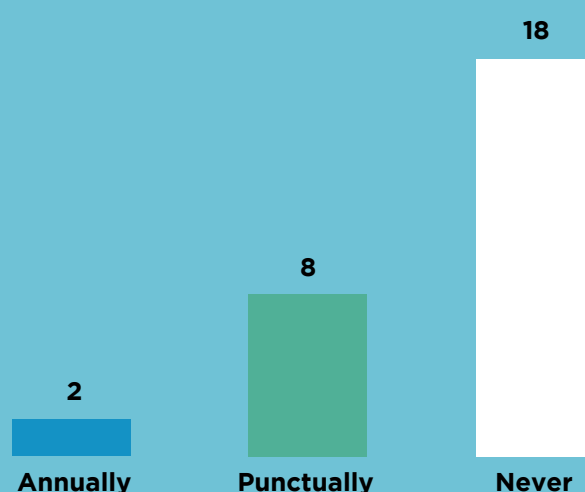
28

IS THE AUDIT OF AGENCIES / BRANCHES HANDLED BY A DEDICATED STRUCTURE (GEOGRAPHICAL INSPECTION SECTORS, NETWORK AUDIT DEPARTMENT, ETC.)?



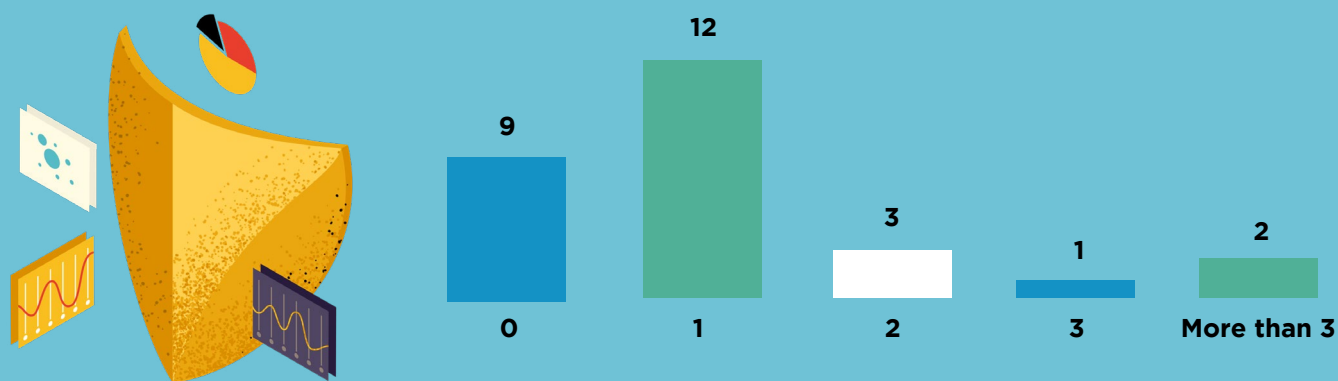
28 

DOES THE INTERNAL AUDIT CONDUCT MISSIONS WITH SERVICE PROVIDERS?



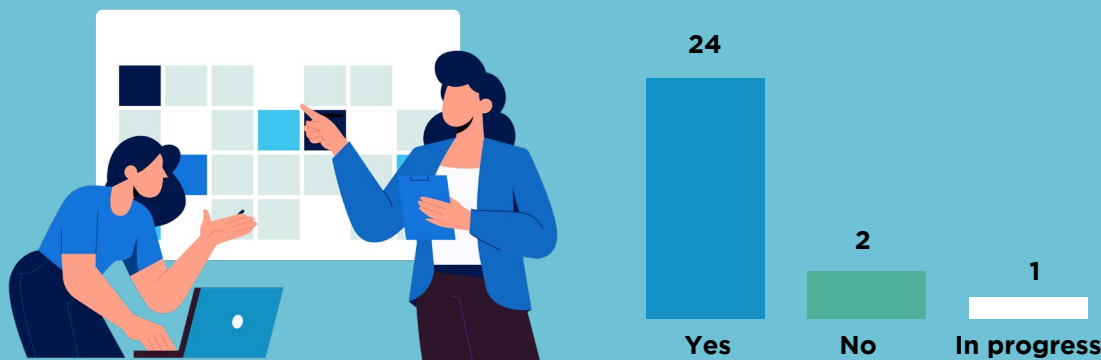
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HOW MANY CYBERSECURITY AUDITS DID YOU CONDUCT LAST YEAR?



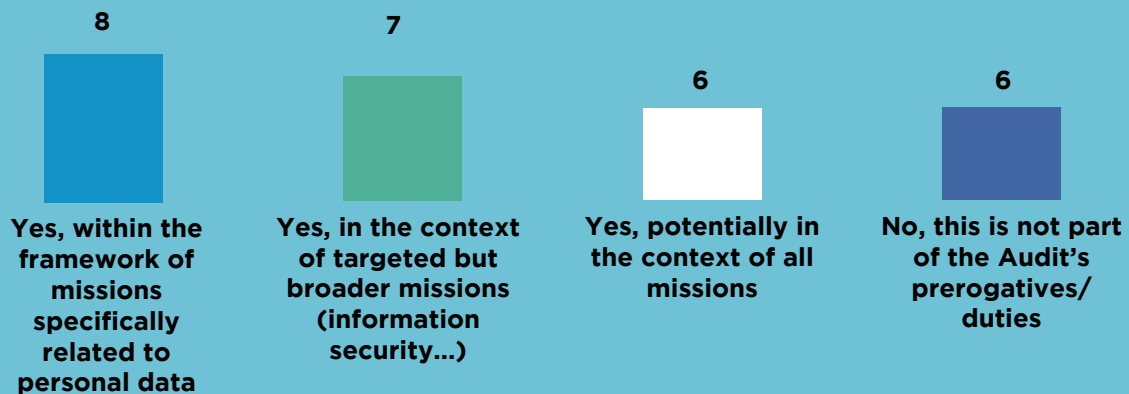
27 

DO YOU HAVE A TEAM DEDICATED TO INFORMATION SYSTEMS AUDIT?



27 

DOES INTERNAL AUDIT MONITOR THE PROTECTION OF PERSONAL DATA (MULTIPLE CHOICE)



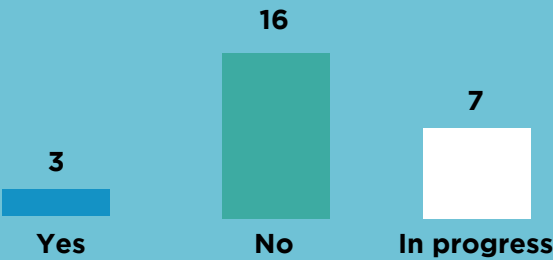
27 

DOES YOUR INTERNAL CONTROL SYSTEM ALREADY USE ARTIFICIAL INTELLIGENCE?



27 

DOES THE INTERNAL AUDIT CONDUCT MISSIONS ON CSR?

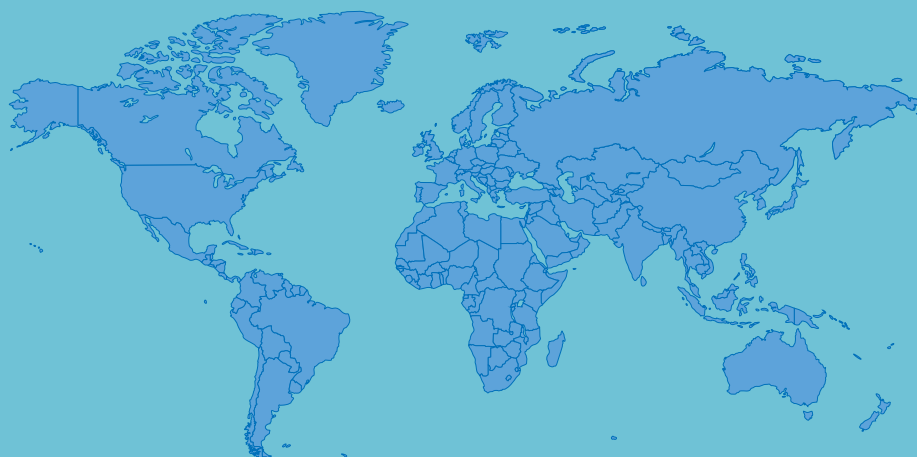


26 

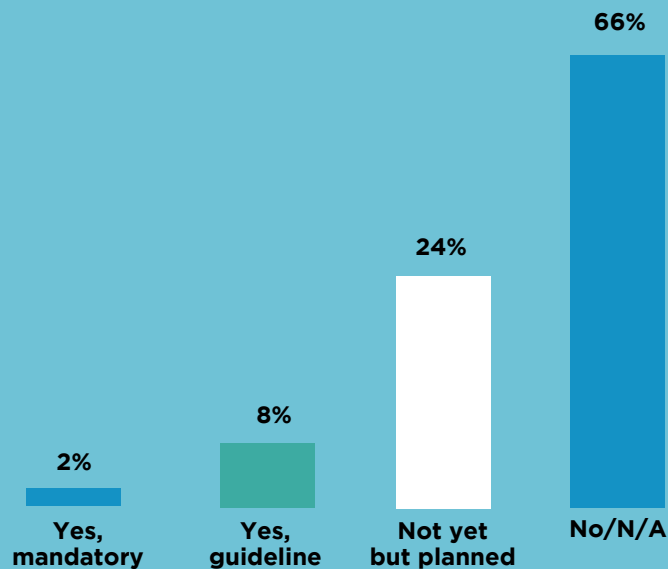


REDUCING A CENTRAL BANK'S CARBON FOOTPRINT: THE CHALLENGE OF BUSINESS TRAVEL EMISSIONS

ALBANIA, ANGOLA, ARMENIA, BANGLADESH, BANGLADESH, BRAZIL, BULGARIA, CAMEROUN
CANADA, COLOMBIA, COSTA RICA, CROATIA, DENMARK, EGYPT, ESTONIA, FRANCE, GREECE
HAÏTI, HONG KONG, ICELAND, INDONESIA, LATVIJA, LUXEMBOURG, MALAYSIA, MALTA,
MAURICE MÉXICO, MONGOLIA, MOZAMBIQUE, PHILIPPINES, PORTUGAL, ROMANIA, SENEGAL,
SÉNÉGAL SPAIN, SWITZERLAND, TAIWAN, THAILAND, UKRAINE, UNION DES COMORES,
URUGUAY

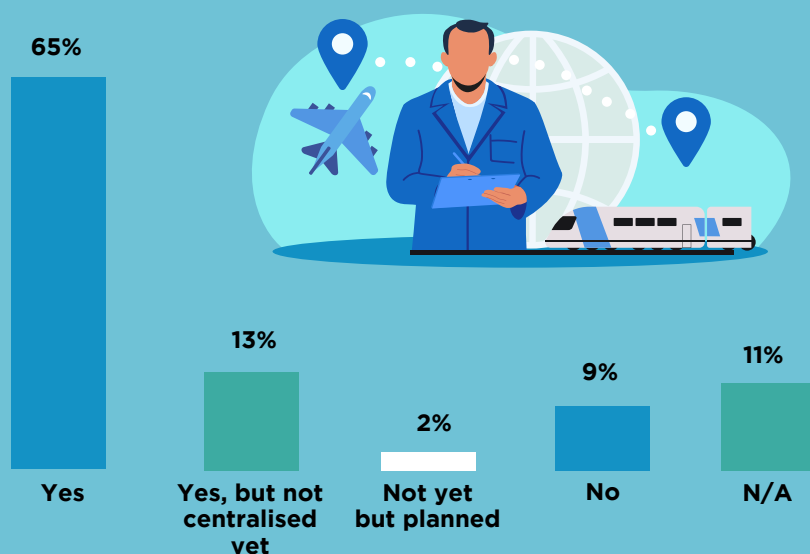


ARE THERE ANY GOVERNMENT REGULATIONS YOUR INSTITUTION IS SUBJECT TO REGARDING YOUR EMPLOYEES BUSINESS TRAVEL CARBON EMISSIONS IN YOUR COUNTRY?



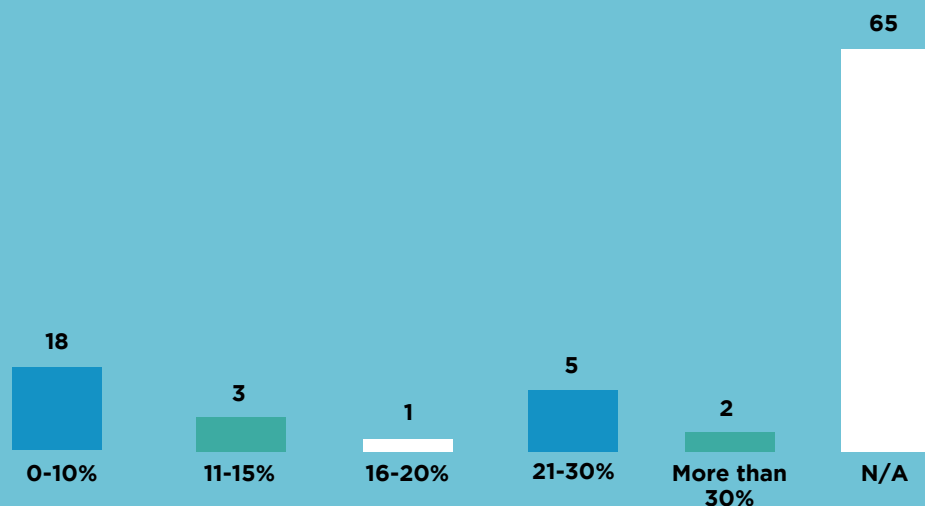
118 

DOES YOUR INSTITUTION KEEP A RECORD OF ALL BUSINESS TRAVEL (CENTRALISED FOLLOW-UP)?



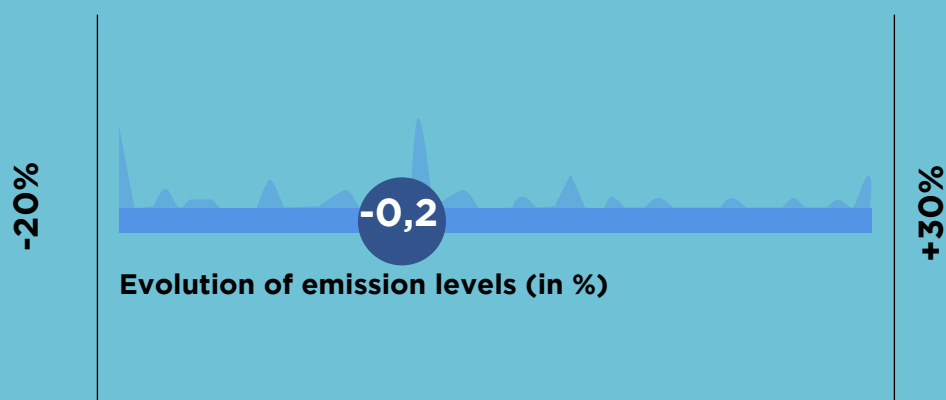
105 

HOW MUCH DOES THE ITEM BUSINESS TRAVEL MAKE UP OF YOUR TOTAL CARBON FOOTPRINT?



93 

HAVE BUSINESS TRAVEL EMISSIONS RETURNED TO PRE-COVID LEVELS?



89 

HAS YOUR INSTITUTION IMPLEMENTED MEASURES TO REDUCE BUSINESS TRAVEL DESIGNED TO HELP REDUCE GHG EMISSIONS?



Yes



Not yet but planned



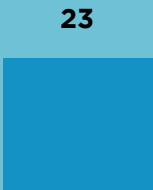
No



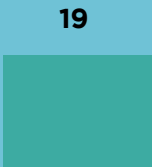
N/A

88

HAS YOUR INSTITUTION IMPLEMENTED A FORMAL RESPONSIBLE BUSINESS TRAVEL POLICY?



Yes



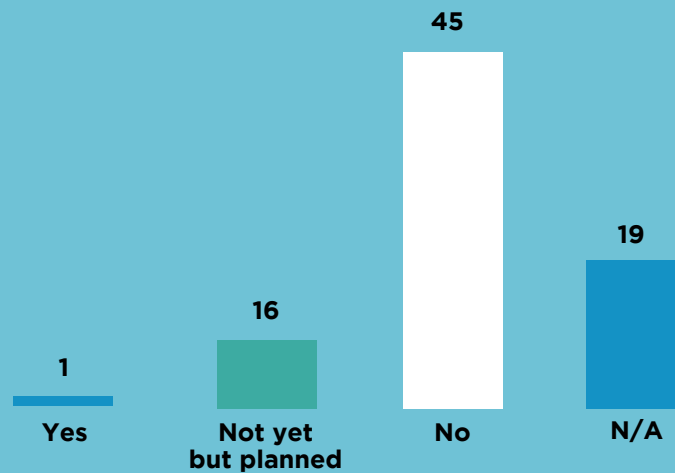
Not yet, but planned



No

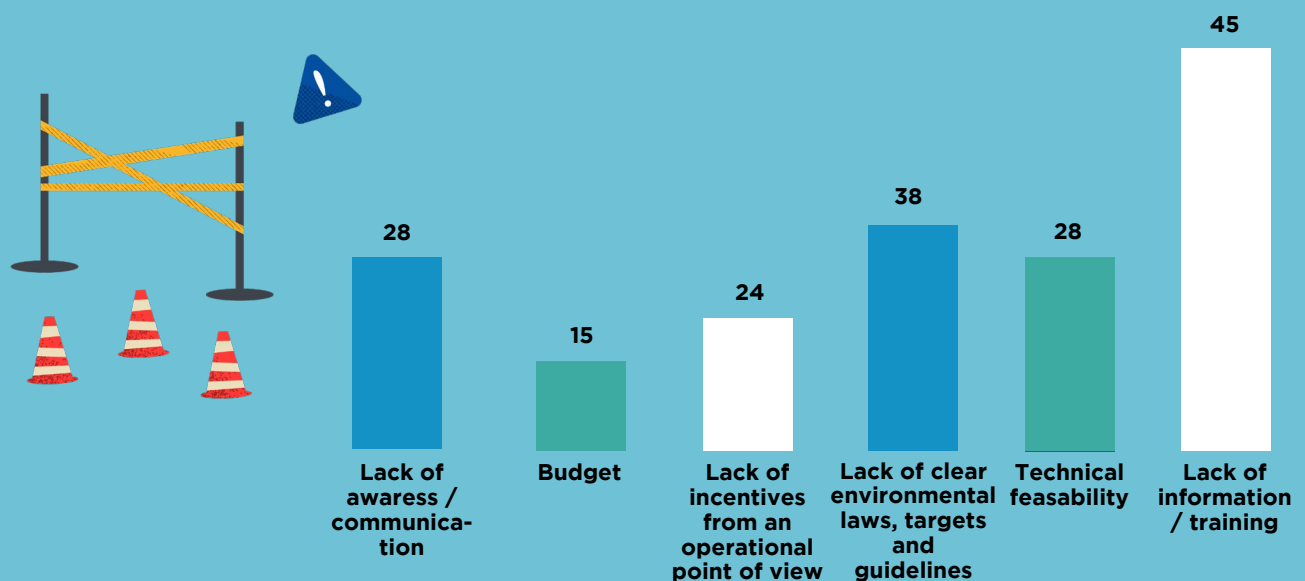
83

HAVE YOU SET UP ANNUAL EMISSION CEILINGS FOR EACH DIRECTORATE GENERAL, SUCH AS CARBON BUDGETS?



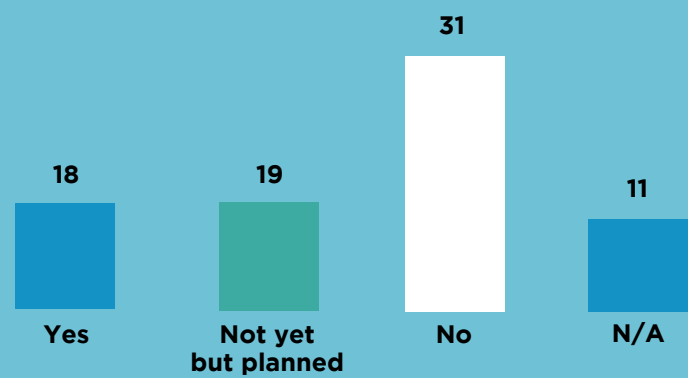
75 

WHAT ARE THE MAIN OBSTACLES OR DIFFICULTIES (INTERNAL AND EXTERNAL) YOUR INSTITUTION IS FACING?



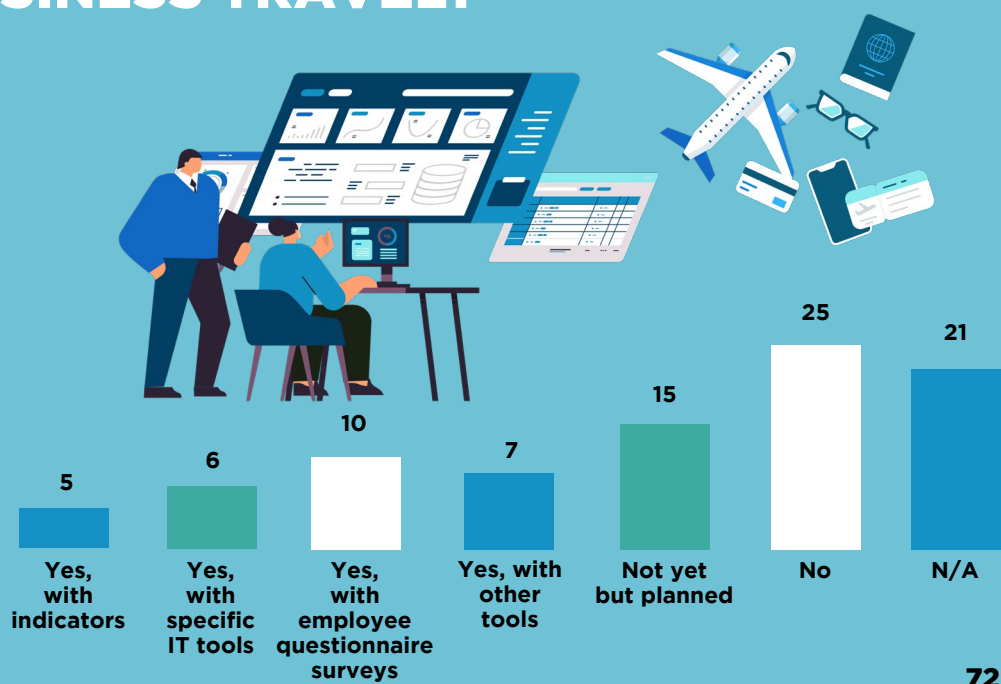
78 

ARE THERE ANY AWARENESS RAISING ACTIONS WITHIN YOUR INSTITUTION AIMING AT IMPROVING EMPLOYEE COMMITMENT TOWARDS THE REDUCTION OF BUSINESS TRAVEL?



78 

ARE YOU ABLE TO EVALUATE THE IMPACT OF ANY AWARENESS RAISING ACTION ON THE REDUCTION OF BUSINESS TRAVEL?

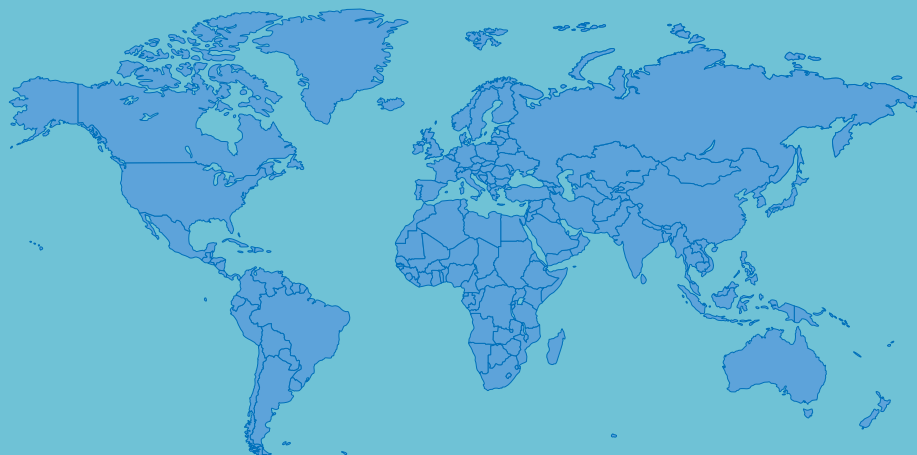


72 



CORPORATE CREDIT RISK ASSESSMENT SEMINAR

ANGOLA, ARMENIA, BULGARIA, CAMEROON, CROATIA, DJIBOUTI, GEORGIA, LIBYA,
MEXICO, MALTA, MAURITANIA, TANZANIA, VIETNAM, UKRAINE

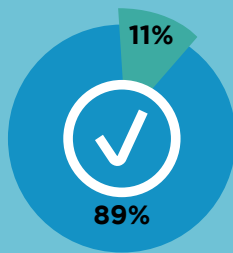


Yes

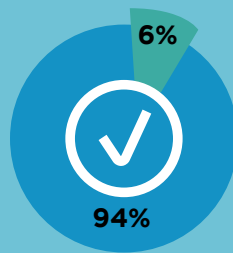
No

In progress

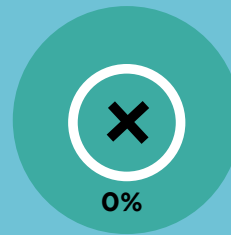
TRUTH OR LIE



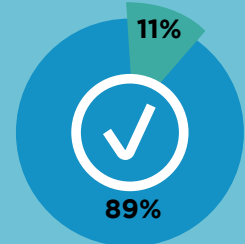
Credit risk assessment is useful for monetary policy



Credit risk assessment is useful for banking supervision



Credit risk assessment is very easy to implement



Credit risk assessment is useful for corporates assessed

18 

WOULD YOU TRUST RATING PURELY PRODUCED BY AI BASED ON FINANCIAL INPUTS ONLY?



11%

Yes

89%

No

18 

WHAT IS THE ANALYST MINIMUM EXPERIENCE YOU WOULD ACCEPT TO INSURE HIGH QUALITY FOR RATINGS WITH EXPERT JUDGMENT (IN YEARS)?



18 

AMONG THE LIST OF CREDIT RISKS FACTORS, HOW WOULD YOU CONSIDER THE LIQUIDITY RISK?

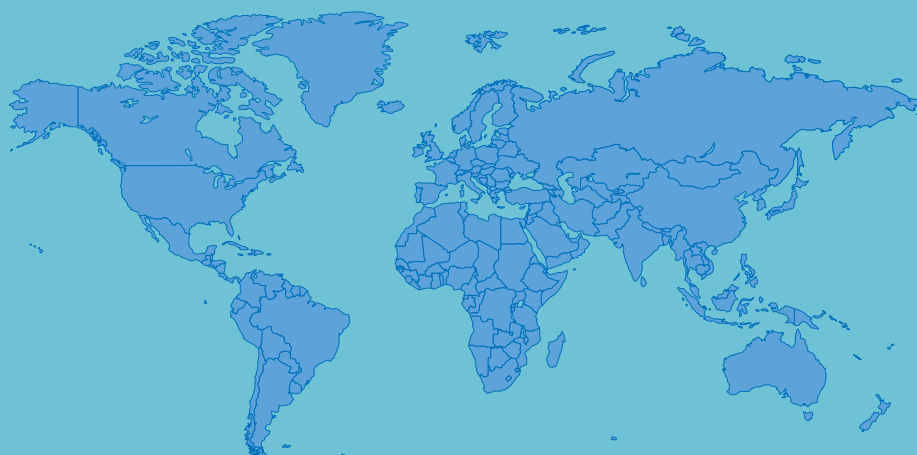


18 



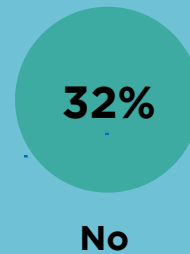
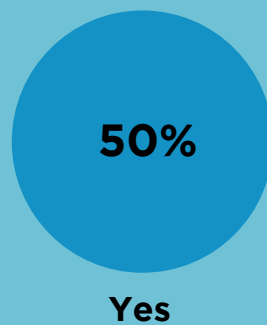
INNOVATION MANAGEMENT

ALBANIA, BCEAO (WESTERN AFRICA), BEAC (CENTRAL AFRICA), BOSNIA AND HERZEGOVINA
BULGARIA, BURUNDI, CAMBODIA, CANADA, COLOMBIA, CROATIA, DJIBOUTI, GEORGIA, GHANA
INDIA, INDONESIA, JORDAN, KUWAIT, LUXEMBOURG, MAURITANIA, MAURITIUS, MEXICO
MOLDOVA, NIGERIA, PORTUGAL, SOMALIA, SOUTH KOREA, TANZANIA, TUNISIA



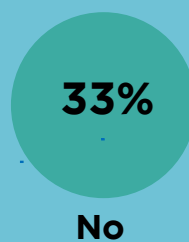
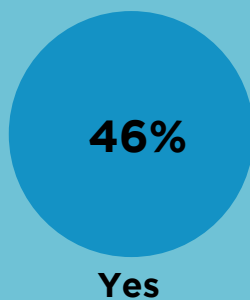
INNOVATION ENVIRONMENT AND APPETENCE

HAVE YOU SET UP A TEAM DEDICATED TO DEVELOPING INNOVATIVE PROJECTS?



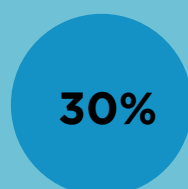
34 

HAVE YOU SET UP A DEDICATED GOVERNANCE STRUCTURE TO STEER YOUR INNOVATION PROJECTS?

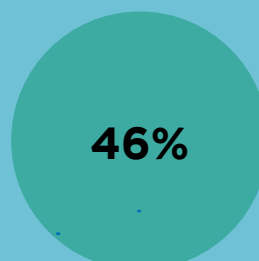


33 

HAVE YOU SET UP A DEDICATED BUDGET FOR YOUR EXPERIMENTAL PROJECTS?



Yes



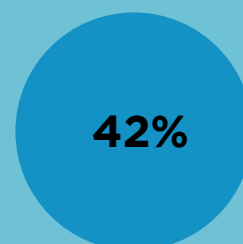
No



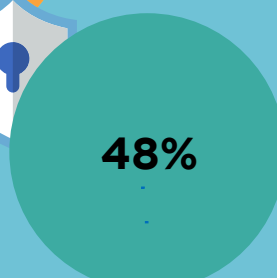
Under
consideration

33 

DO YOU HAVE A PLACE DEDICATED TO THE DEVELOPMENT OF INNOVATION, SUCH AS AN «INNOVATION LAB»?



Yes



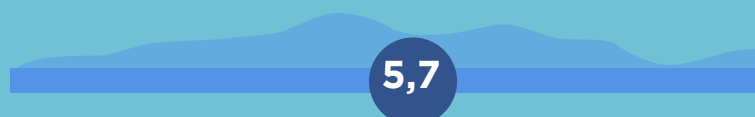
No



Under
consideration

31 

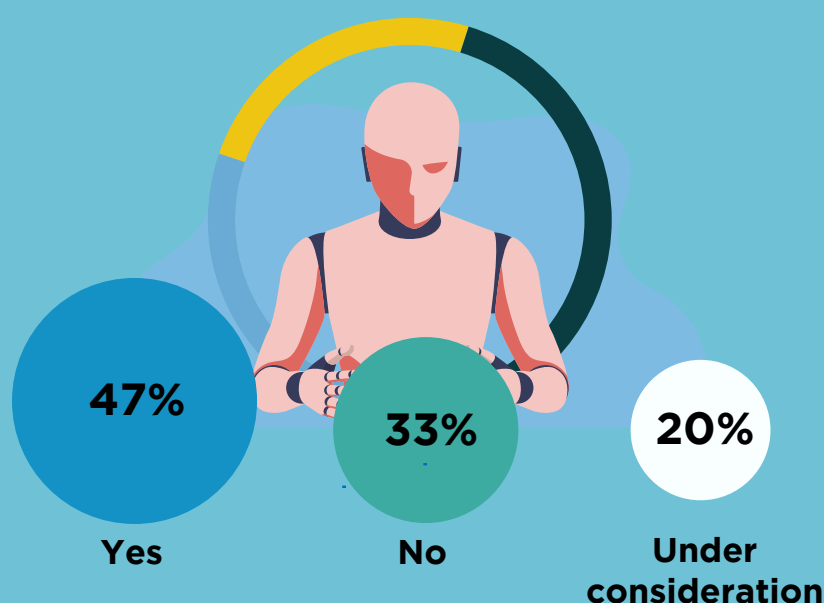
ON A SCALE OF 1 TO 10: DOES YOUR CENTRAL BANK SEEM SUFFICIENTLY ADVANCED IN TERMS OF INNOVATION?



31 

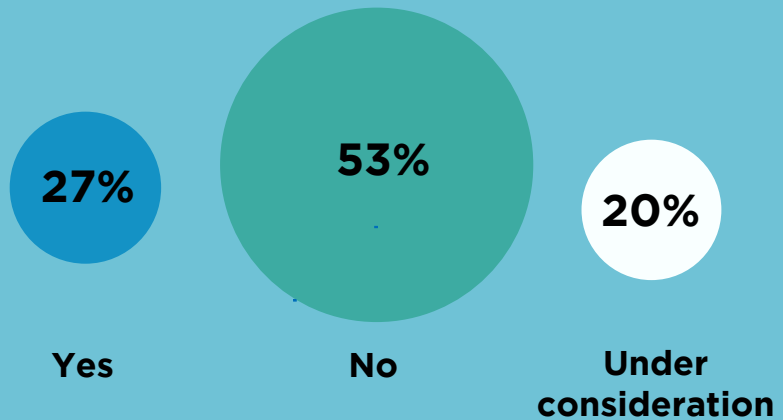
INNOVATION PERIMETER

ARE YOU DEVELOPING INNOVATIVE PROJECTS OR EXPERIMENTING WITH AI TECHNOLOGIES?



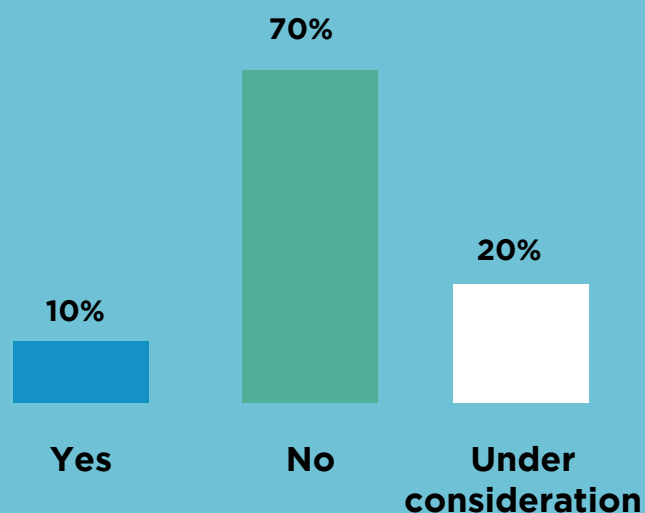
30 

ARE YOU DEVELOPING INNOVATIVE PROJECTS OR EXPERIMENTING WITH BLOCKCHAIN TECHNOLOGIES?



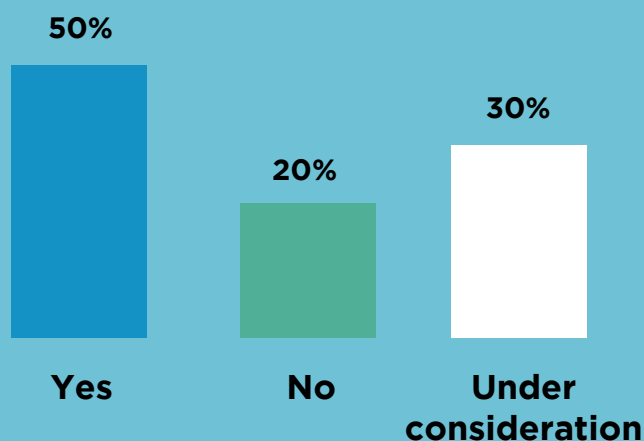
30

ARE YOU DEVELOPING INNOVATIVE PROJECTS OR EXPERIMENTING WITH QUANTUM TECHNOLOGIES?



30

ARE YOU PLANNING TO DEVELOP A CENTRAL BANK DIGITAL CURRENCY (CBDC) EXPERIMENT?



30 

ECOSYSTEM COOPERATION

ON A SCALE OF 1 TO 10: POSITION YOUR CENTRAL BANK'S LEVEL OF COOPERATION WITH OTHER CENTRAL BANKS



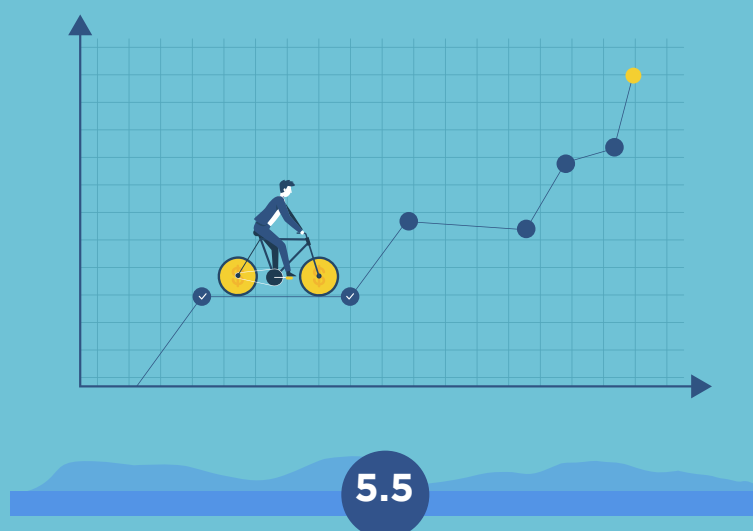
30 

**ON A SCALE OF 1 TO 10: POSITION YOUR
CENTRAL BANK'S LEVEL OF COOPERATION
WITH ACADEMIC PLAYERS (SCHOOLS,
RESEARCHERS, LABORATORIES, ETC.)**



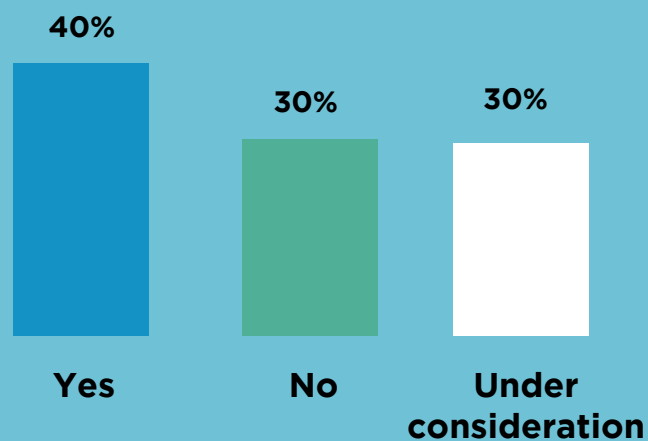
30 

**ON A SCALE OF 1 TO 10: POSITION THE LEVEL
OF COOPERATION BETWEEN YOUR CENTRAL
BANK AND ECONOMIC PLAYERS (START-UPS,
MAJOR GROUPS, ETC.)**



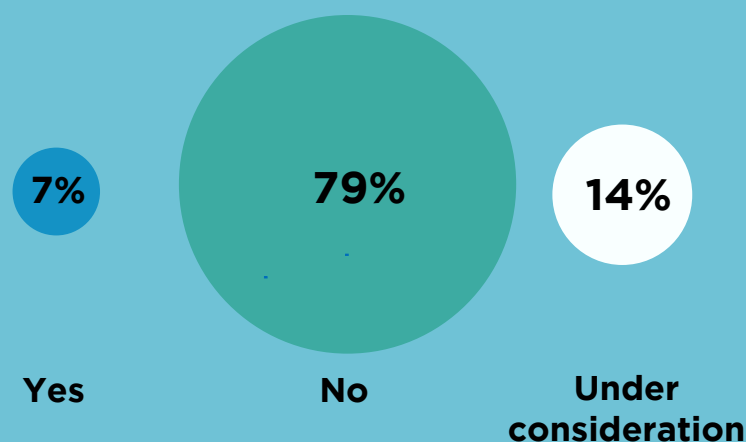
30 

HAVE YOU DEVELOPED MECHANISMS TO FACILITATE COLLABORATION WITH THE ECOSYSTEM (SUPPORT PROPOSALS, INCUBATORS, FINANCING, ETC.)?



30 

WOULD YOU LIKE TO PRESENT DURING THE SEMINAR YOUR CB'S EXPERIENCE AND/OR PRACTICE IN INNOVATION MANAGEMENT OR THE PROBLEMS ENCOUNTERED IN THAT FIELD?



29 

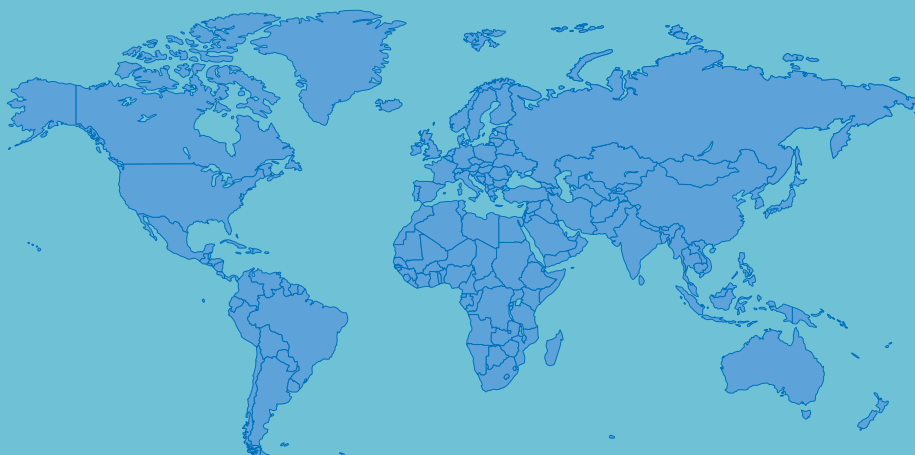
ECONOMIC ANALYSIS AND STATISTICS



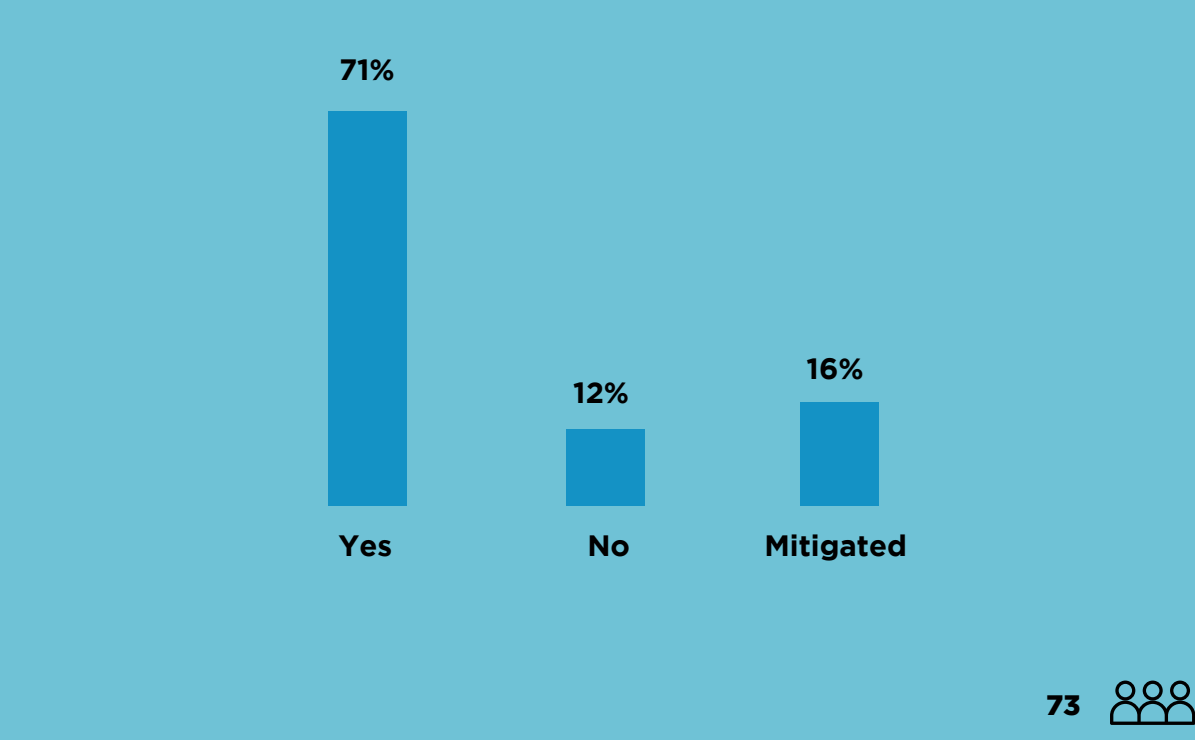


BIG DATA

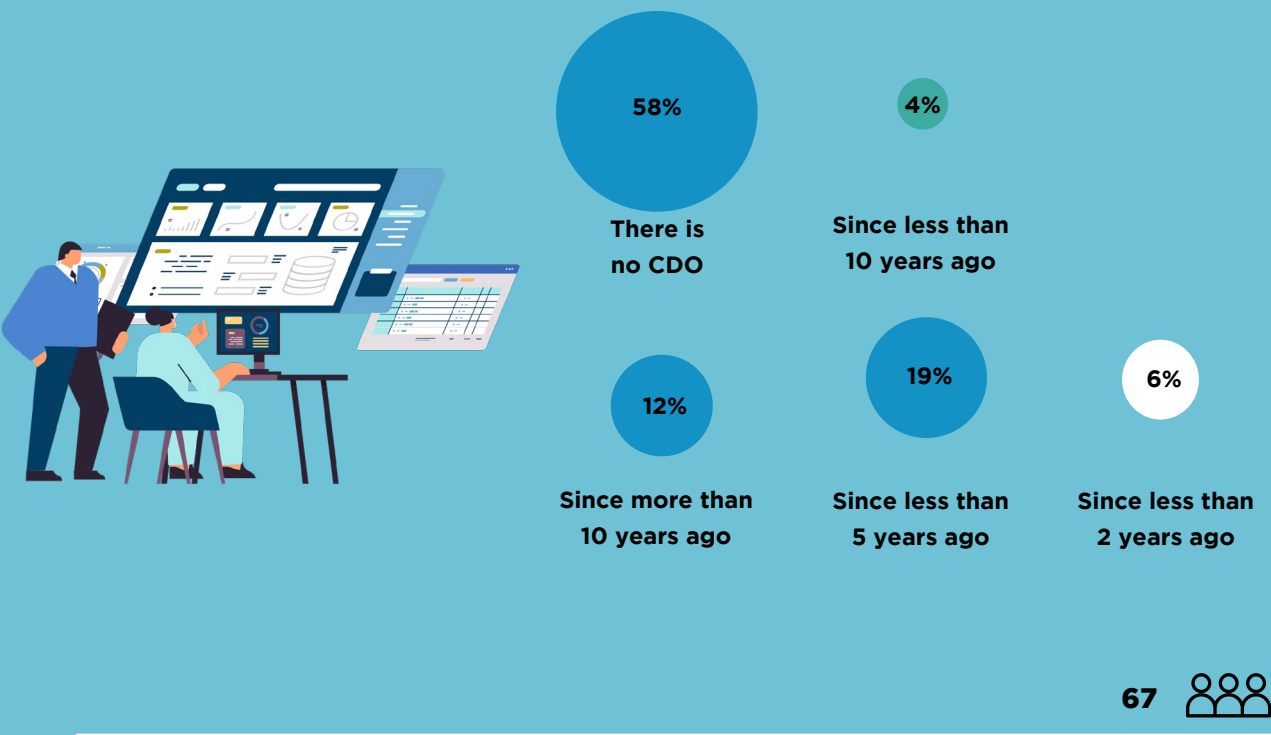
ALBANIA, ALGERIA, ARMENIA, BULGARIA, CAMBODIA, CHILE, COLOMBIA, COMORES
ECUADOR, EGYPT, GREECE, HONG KONG, HUNGARY, INDIA, ITALY, JORDAN, KAZAKHSTAN
LATVIA, LEBANON, LITHUANIA, LUXEMBOURG, MALTA, MÉXICO, MOLDOVA, MOROCCO
NIGERIA, NORTH MACEDONIA, PARAGUAY, PERU, PHILIPPINES, POLAND, PORTUGAL
ROMANIA, RWANDA, SAUDI ARABIA, SENEGAL, SPAIN, SWITZERLAND, TAIWAN
TANZANIA, TUNISIA, TURKEY, UGANDA, UKRAINE



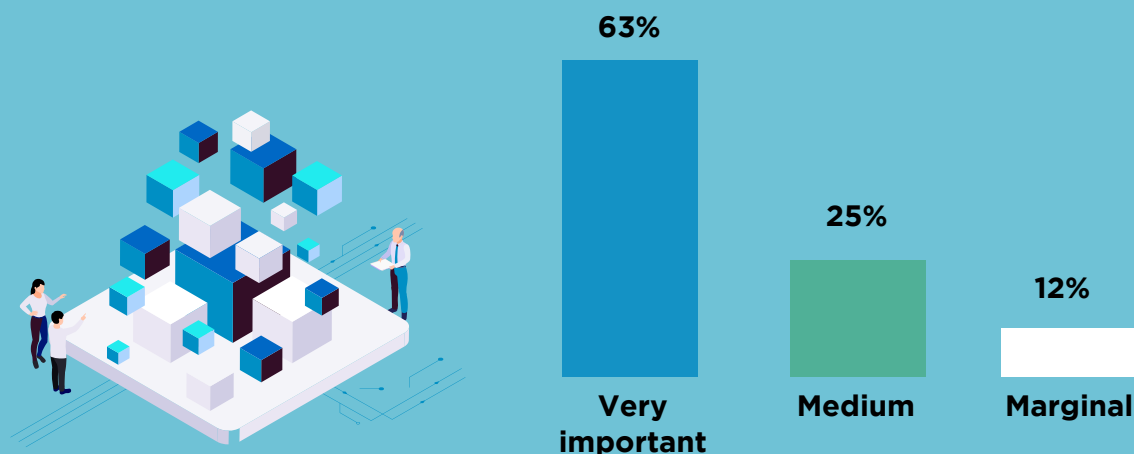
IS THERE A DATA STRATEGY/GOVERNANCE IN YOUR INSTITUTION?



SINCE WHEN IS THERE A CHIEF DATA OFFICIER (CDO) IN YOUR INSTITUTION?

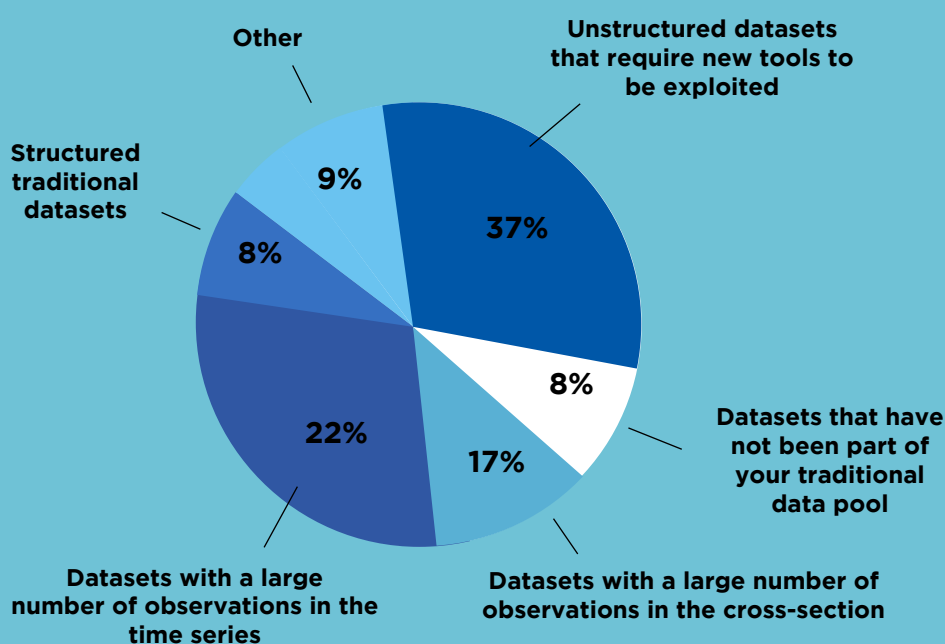


HOW IMPORTANT IS BIG DATA DEVELOPEMENT FOR YOUR INSTITUTION?



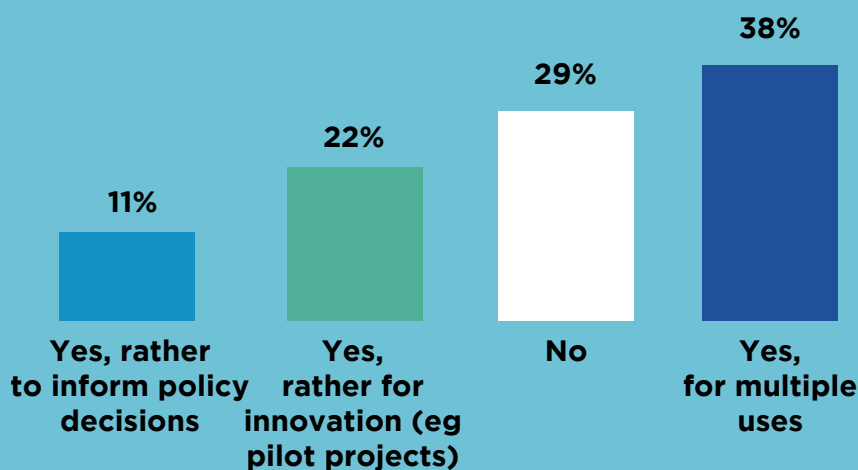
67 

HOW DOES YOUR INSTITUTION DEFINE BIG DATA?



65 

IS YOUR INSTITUTION CURRENTLY USING ANY BIG DATA SOURCES?



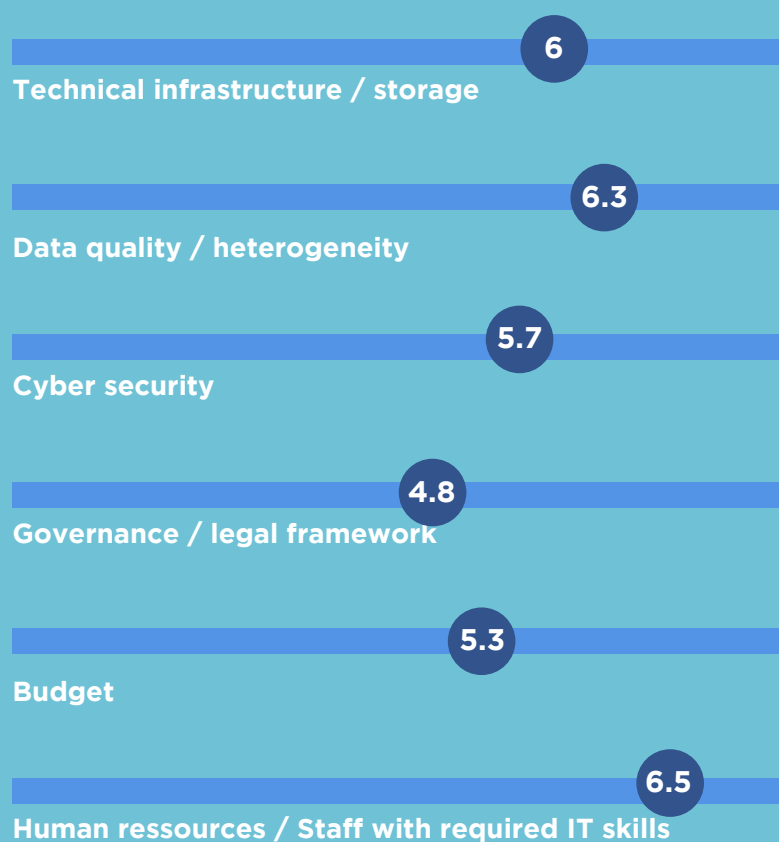
63 

WHAT ARE THE MAIN APPLICATIONS OF BIG DATA IN YOUR INSTITUTION (1 : LOWEST / 10 : HIGHEST)



62 

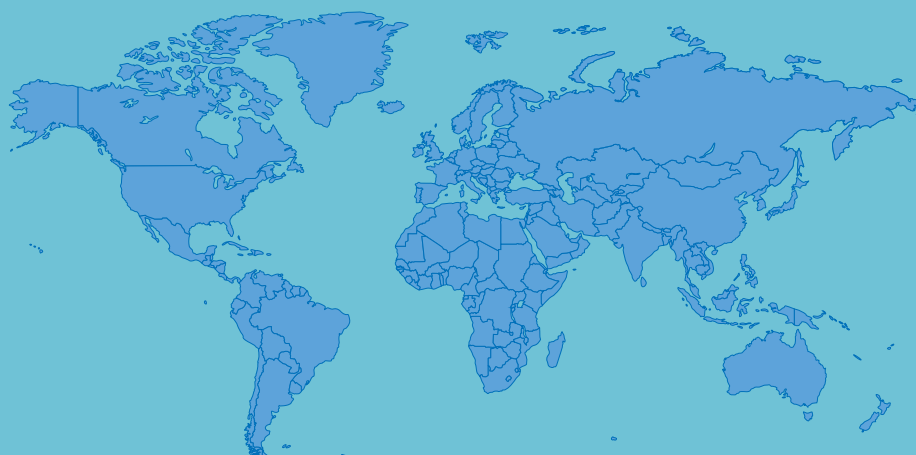
WHAT ARE THE MAIN CHALLENGES OF BIG DATA DEVELOPMENT IN YOUR INSTITUTION (1 : LOWEST / 10 : HIGHEST)



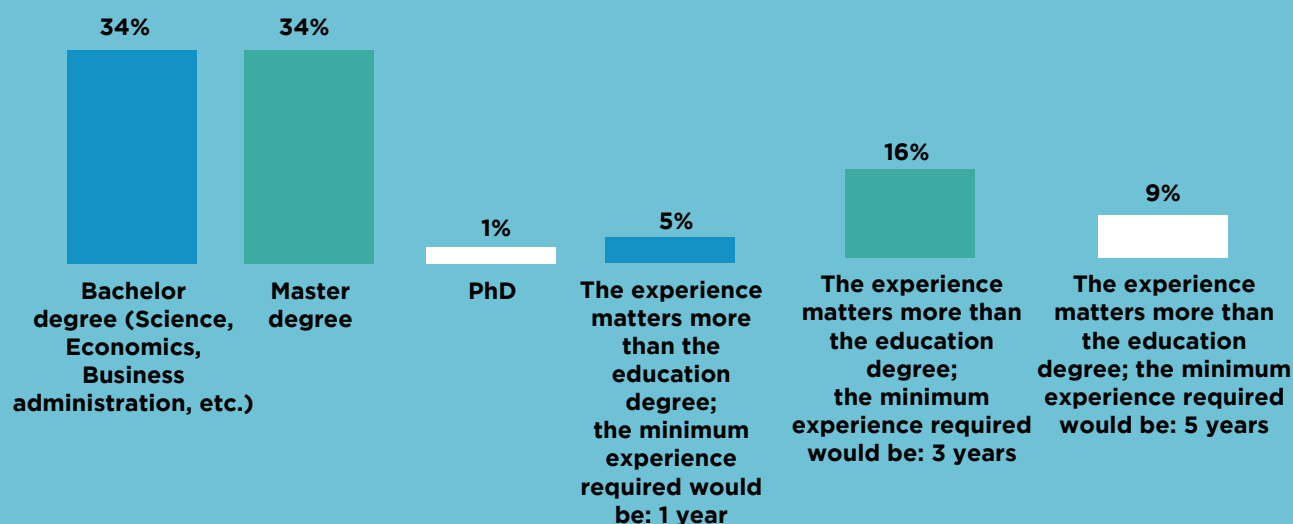


MONETARY AND FINANCIAL STATISTICS

ALBANIA, ALGERIA, ARMENIA, BULGARIA, CAMEROON, COMORES, CONGO (RDC), DENMARK
ESTONIA, ESWATINI, GREECE, GUINEA CONAKRY, INDIA, INDONESIA, JAMAICA
JORDAN, KYRGYZ REPUBLIC, LATVIA, MADAGASCAR, MAURITIUS, MOLDOVA,
MONTENEGRO, MOROCCO, NIGERIA, PHILIPPINES, ROMANIA, SOUTH AFRICA, TAIWAN,
TANZANIA, TUNISIA, TURKEY, UGANDA, UKRAINE, UNITED ARAB EMIRATES



WHAT WOULD BE THE REQUIRED EDUCATION DEGREE/YEARS OF EXPERIENCE TO CARRY OUT YOUR CURRENT JOB RELATED TO MONETARY AND FINANCIAL STATISTICS (MFS)?



87 

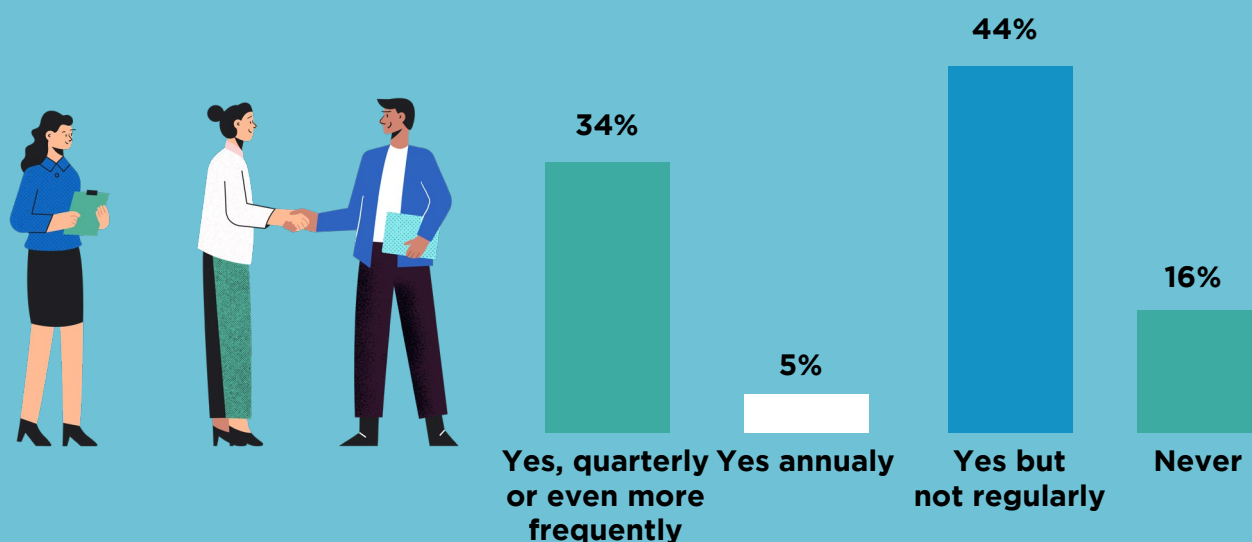
WHAT PUBLIC BODIES ARE IN CHARGE OF COMPILING AND PUBLISHING MFS IN YOUR COUNTRY/AREA? RANK IN ORDER OF IMPORTANCE



	1st place	2nd place	3rd place	4th place
Central bank/ Monetary authority	95%	4%	1%	0%
Ministry of economics/finance	0%	46%	54%	0%
National statistics office	10%	53%	35%	3%
Other	0%	6%	6%	88%

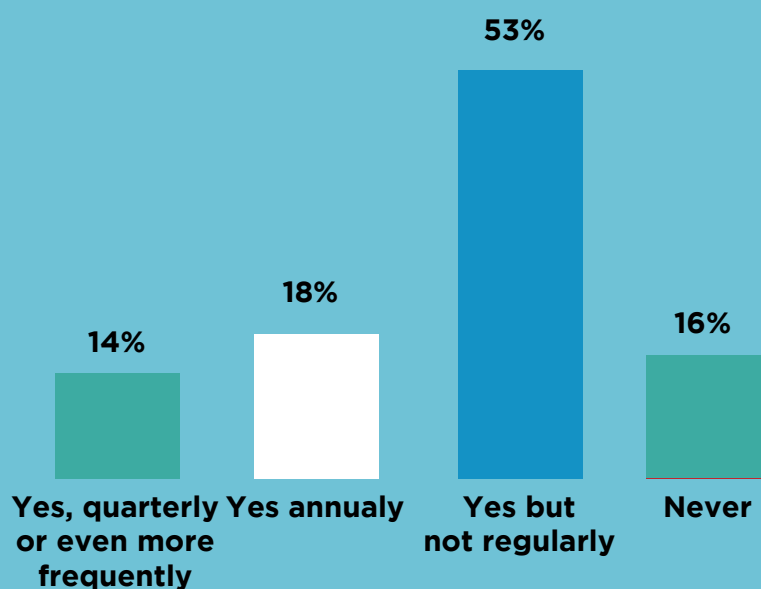
85 

DO YOU HAVE REGULAR MEETINGS WITH OTHER NATIONAL BODIES IN YOUR COUNTRY CHARGE OF MFS?



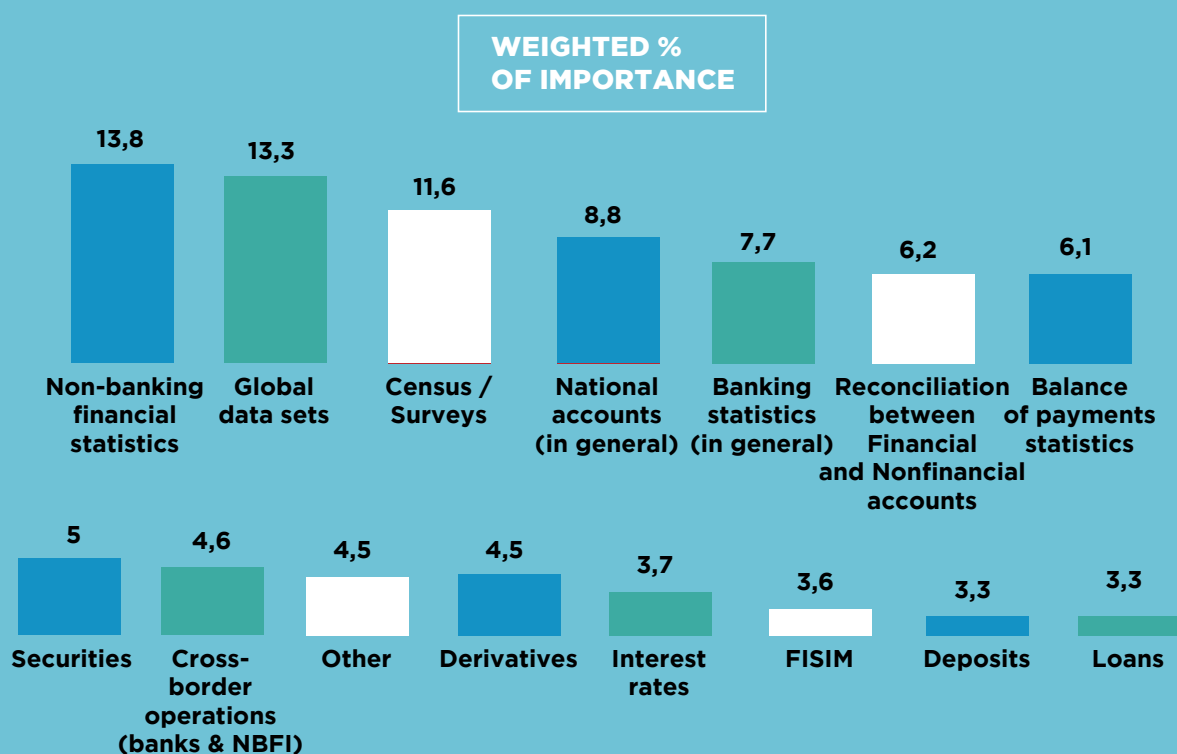
79 

DO YOU HAVE REGULAR MEETINGS WITH OTHER BODIES OUTSIDE OF YOUR COUNTRY IN CHARGE OF MFS?

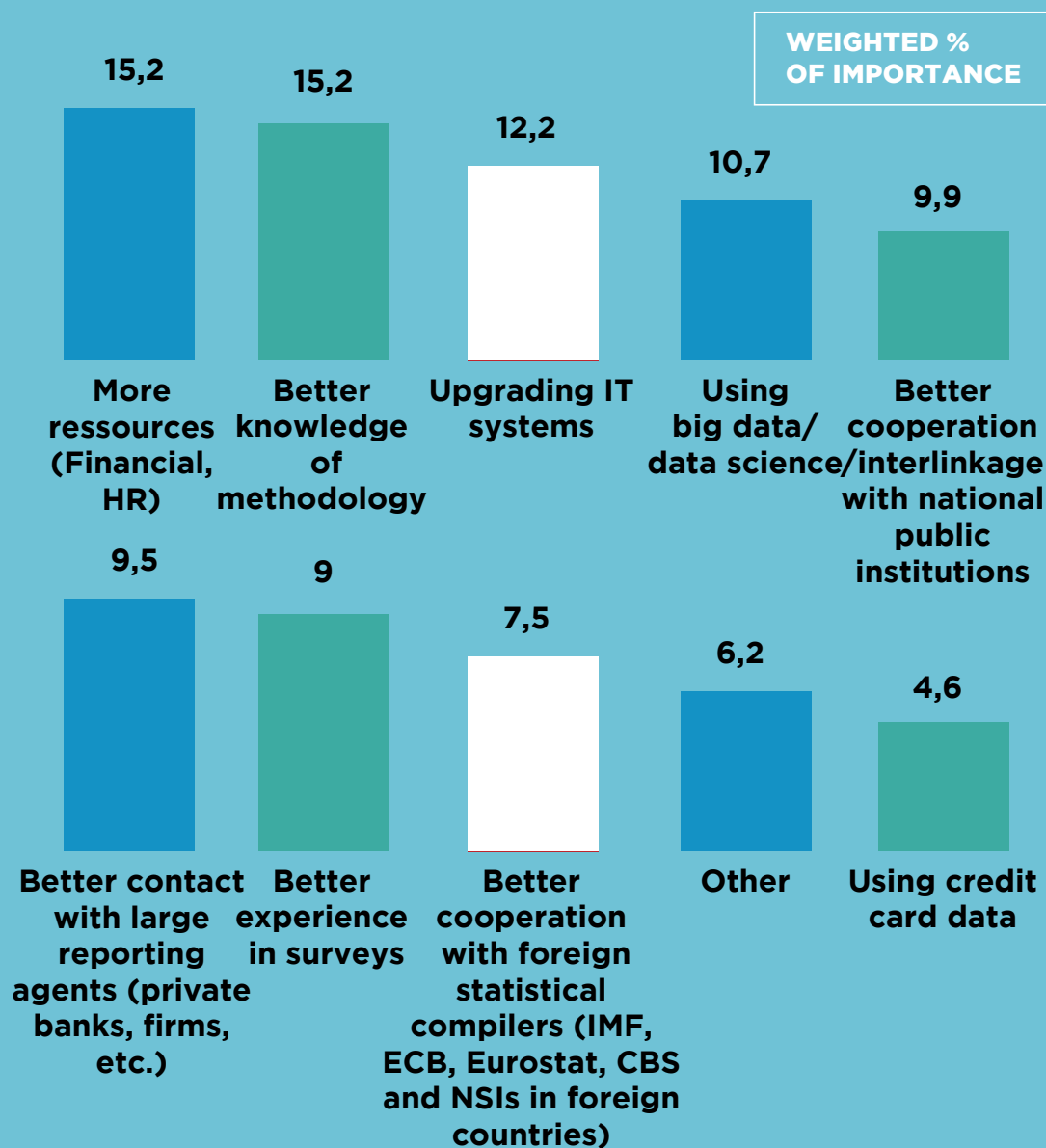


80 

WHAT AREAS OF MFS SHOULD BE IMPROVED IN YOUR COUNTRY? GRADE ACCORDING TO THE NEED FOR IMPROVEMENT.



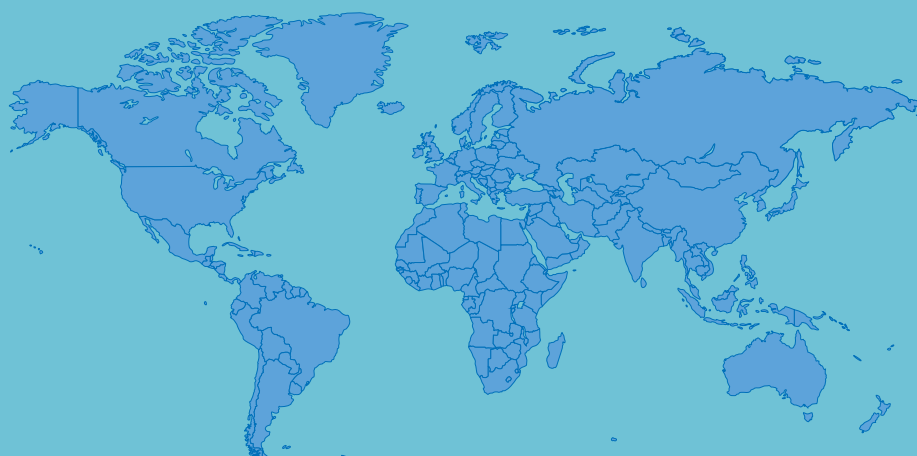
HOW TO IMPROVE MFS IN YOUR COUNTRY? GRADE THE MAIN WAYS



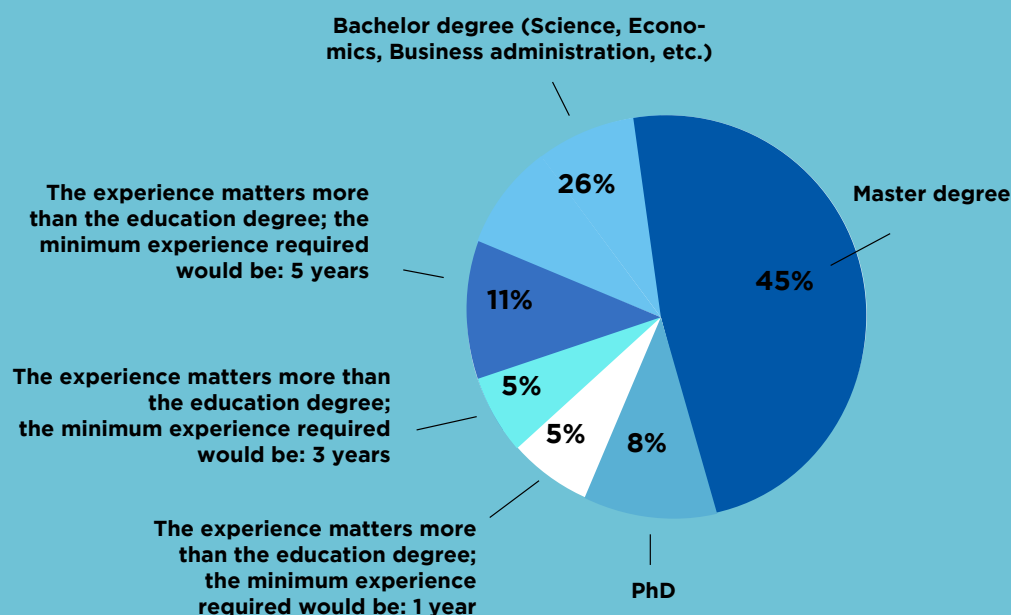


MACROECONOMIC FORECASTING

ANGOLA, BULGARIA, CABO VERDE, COLOMBIA, CONGO (RDC), COSTA RICA, CROATIA, CZECH REPUBLIC, EGYPT, HUNGARY, ICELAND, INDONESIA, IVORY COAST, JAMAICA, JORDAN, KAZAKHSTAN, KENYA, LATVIA, LITHUANIA, LUXEMBOURG, MADAGASCAR, MALAYSIA, MALTA, MAURITIUS, MEXICO, MOLDOVA, MONGOLIA, MOROCCO, PAPUA NEW GUINEA, PHILIPPINES, POLAND, ROMANIA, RWANDA, SENEGAL, SOMALIA, SOUTH AFRICA, SPAIN, TAIWAN, TANZANIA, TUNISIA, TURKEY, UGANDA, UKRAINE

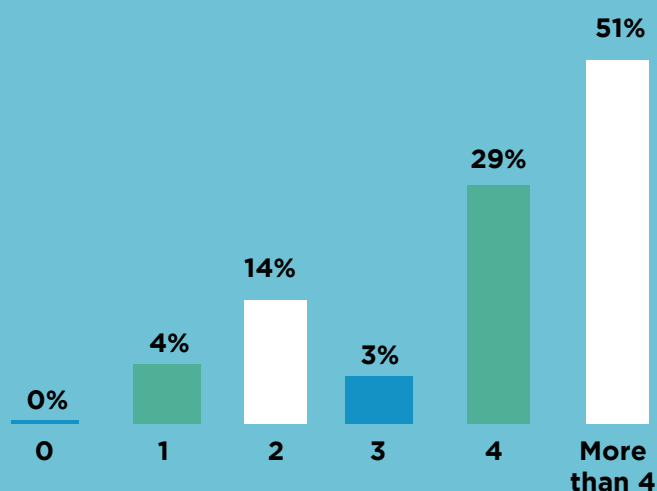


WHAT WOULD BE THE REQUIRED EDUCATION DEGREE/YEARS OF EXPERIENCE TO CARRY OUT YOUR CURRENT JOB RELATED TO FORECASTING?



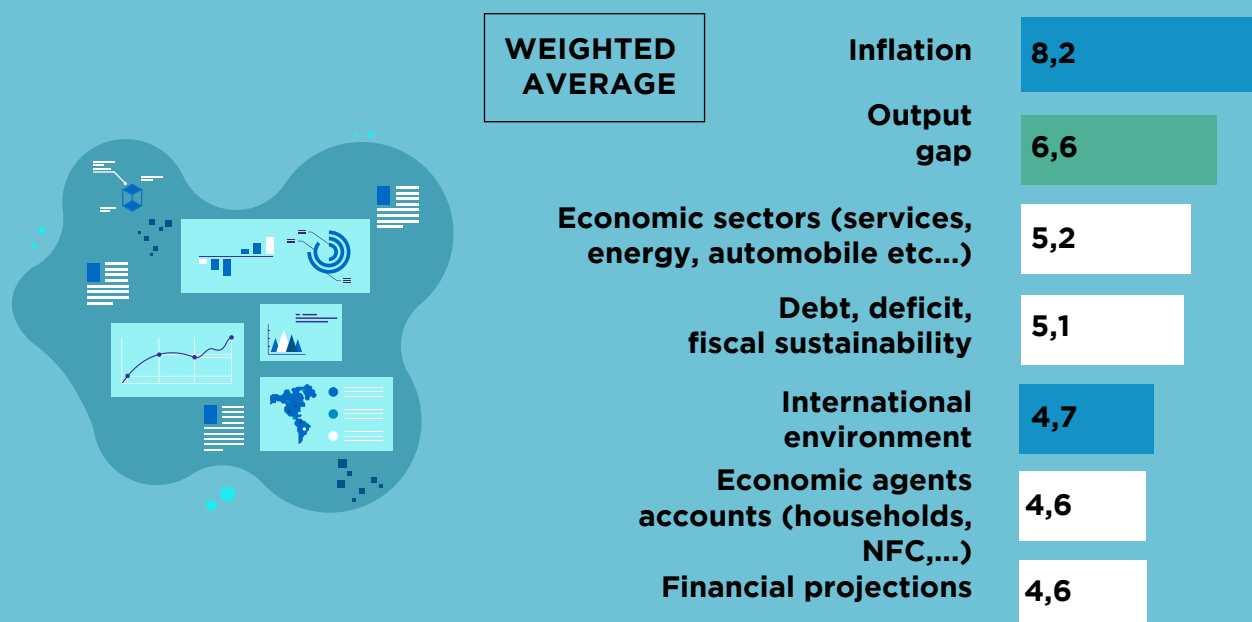
80

HOW MANY FORECASTING EXERCISES DOES YOUR CENTRAL BANK CARRY OUT PER YEAR?



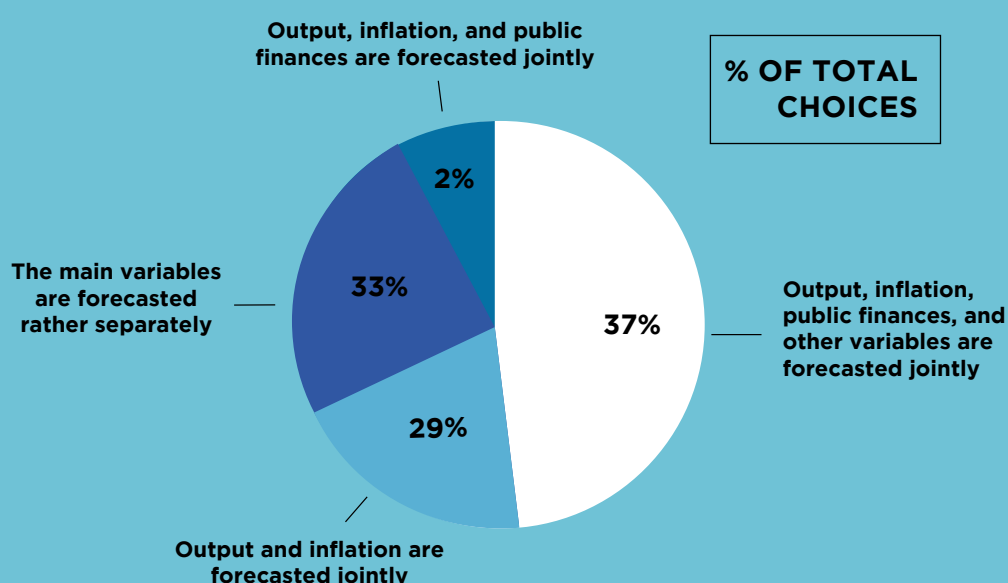
73

WHAT IS THE CONTENT OF YOUR PROJECTIONS? RATE THE IMPORTANCE OF FORECASTED VARIABLES (0 : LOWEST / 10 : HIGHEST)



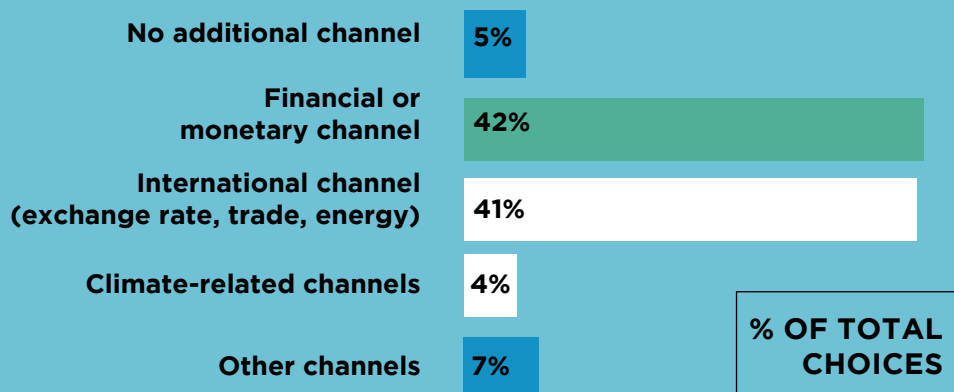
66

TO WHAT EXTENT DO YOU FORECAST THE MAIN VARIABLES JOINTLY?



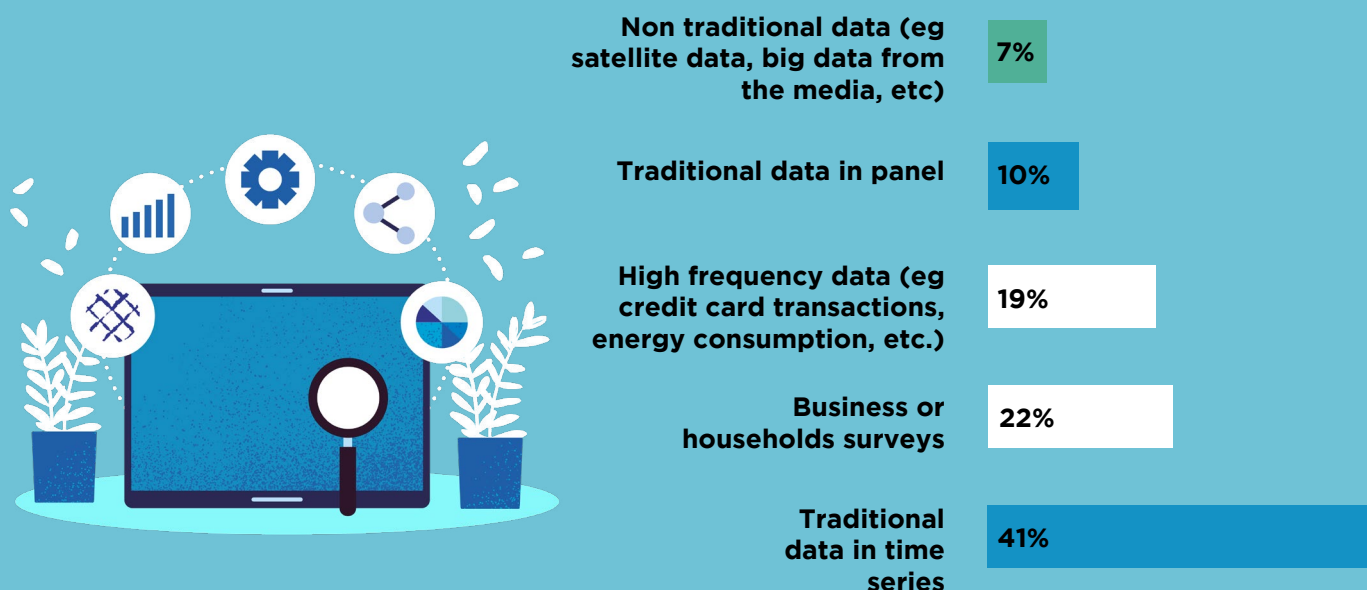
63

DO YOU TAKE INTO ACCOUNT ADDITIONAL CHANNELS IN YOUR FORECASTING SCENARIOS? (YOU CAN CHOOSE ONE OR MORE ANSWERS)



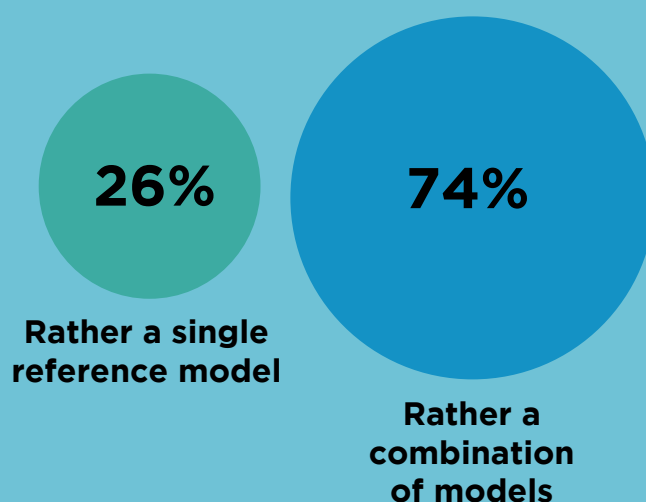
63 

WHAT TYPE OF DATA DO YOU USE FOR PROJECTIONS? (YOU CAN CHOOSE ONE OR MORE ANSWERS)



62 

WHAT TYPE OF MODELLING APPROACH DO YOU USE FOR FORECASTING?



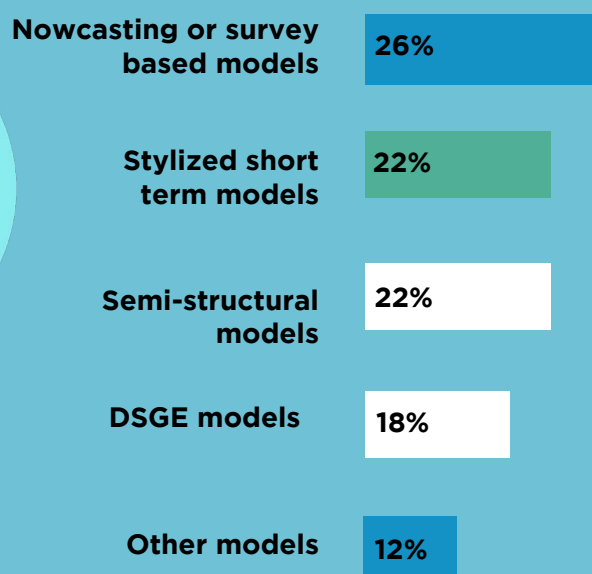
62



WHAT FORECASTING TOOLS DOES YOUR CENTRAL BANK USE? (YOU CAN CHOOSE ONE OR MORE ANSWERS)



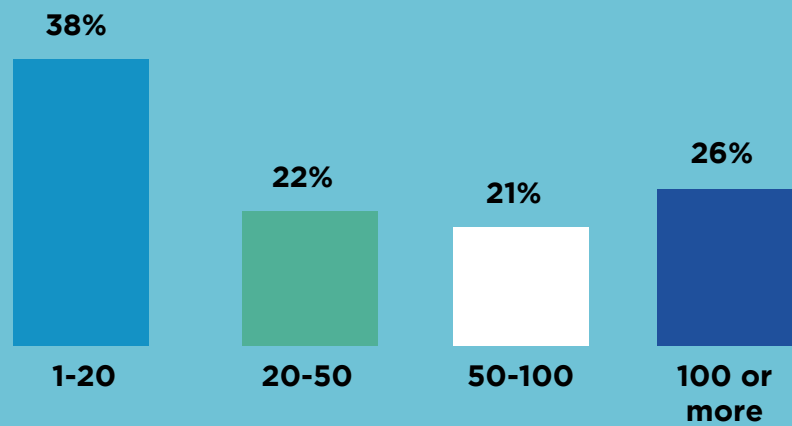
% OF TOTAL CHOICES



60

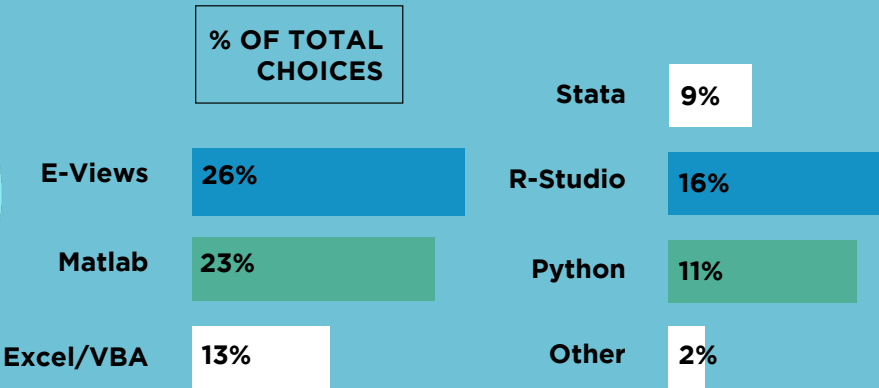


HOW MANY EQUATIONS DOES YOUR MAIN REFERENCE MODEL FOR FORECASTING ENCOMPASS?



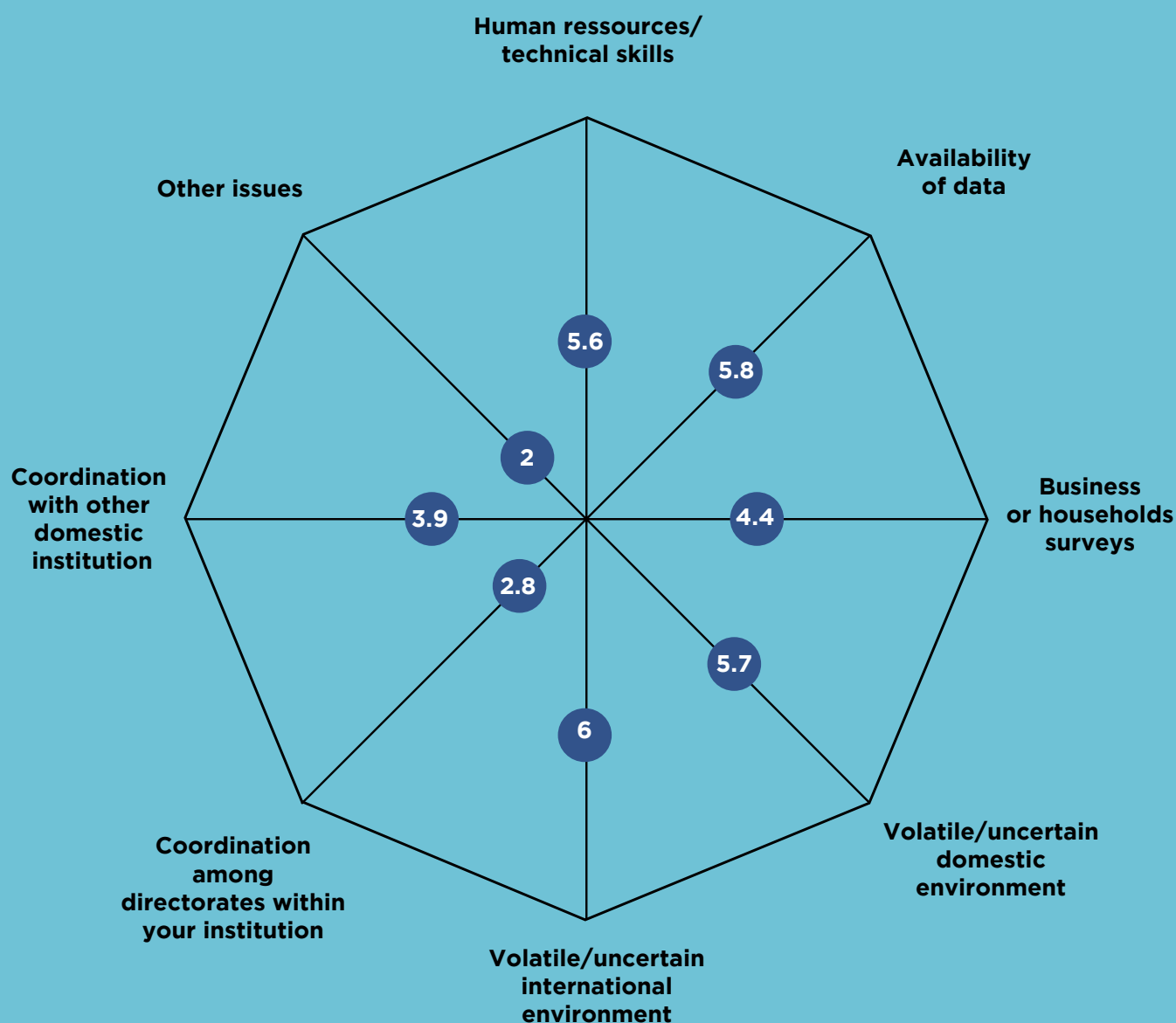
58 

WHAT SOFTWARES ARE USED FOR FORECASTING IN YOUR CENTRAL BANK ? (YOU CAN CHOOSE ONE OR MORE ANSWERS)



58 

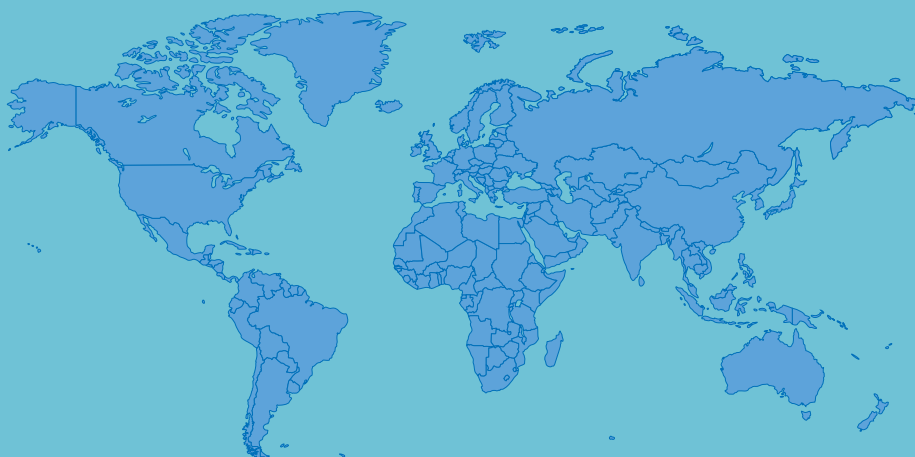
WHAT ARE THE MAIN CHALLENGES FOR FORECASTING FACED BY YOUR INSTITUTION (0 : LOWEST / 10 : HIGHEST)



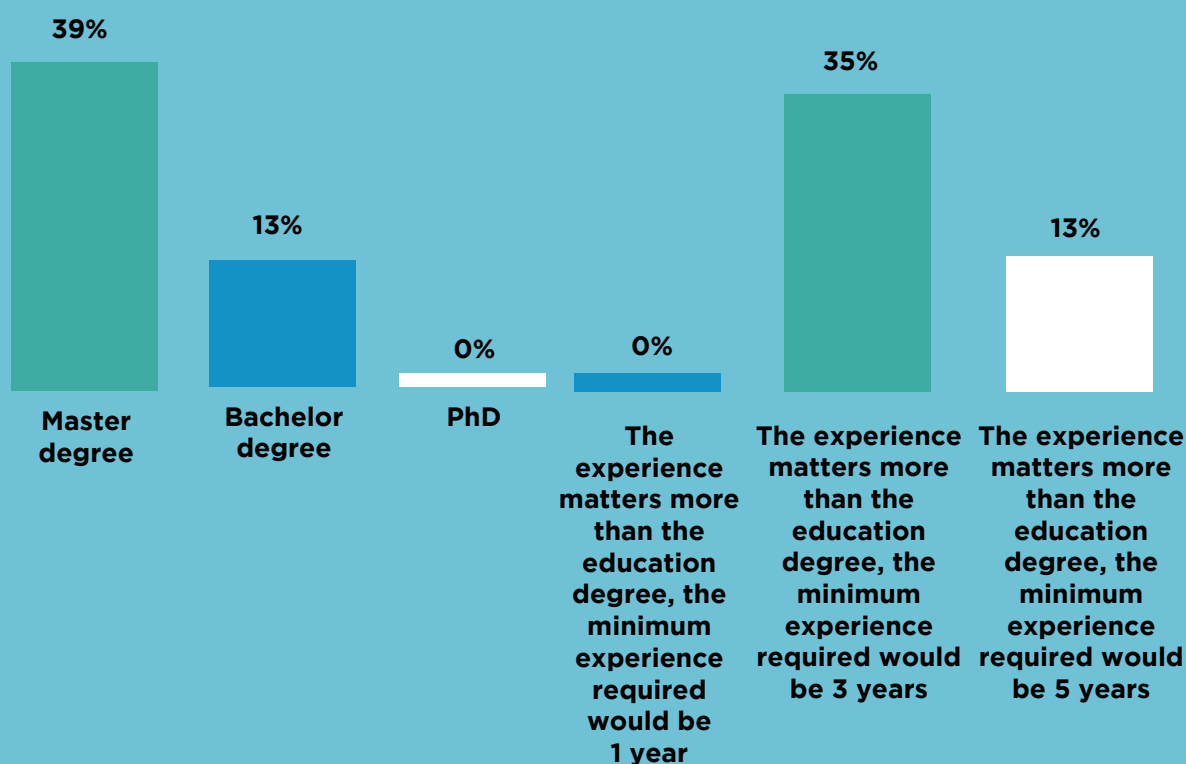


MONETARY POLICY IN CRISIS TIME

BULGARIA, CENTRAL BANK OF WEST AFRICAN STATES, CZECH REPUBLIC
DEMOCRATIC REPUBLIC OF THE CONGO, DJIBOUTI, HONG KONG, HUNGARY, INDONESIA
JORDAN, KUWAIT, LATVIA, LUXEMBOURG, MOLDOVA, MOROCCO, NORTH MACEDONIA
ROMANIA SAUDI ARABIA, SOUTH KOREA, SPAIN, TUNISIA



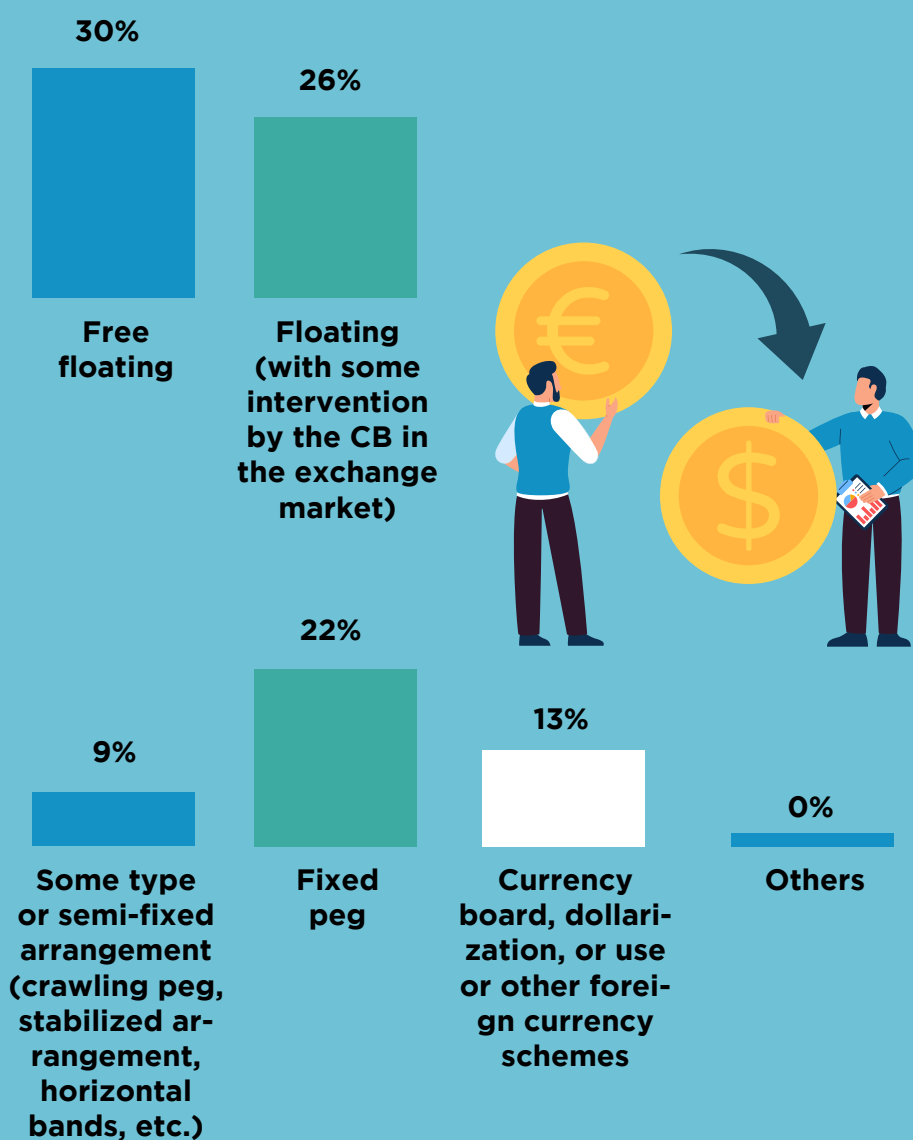
1. WHAT WOULD BE THE REQUIRED EDUCATION DEGREE/YEARS OF EXPERIENCE TO CARRY OUT YOUR CURRENT JOB RELATED TO MONETARY POLICY OR THE MONEY MARKET?



% of responses

23 

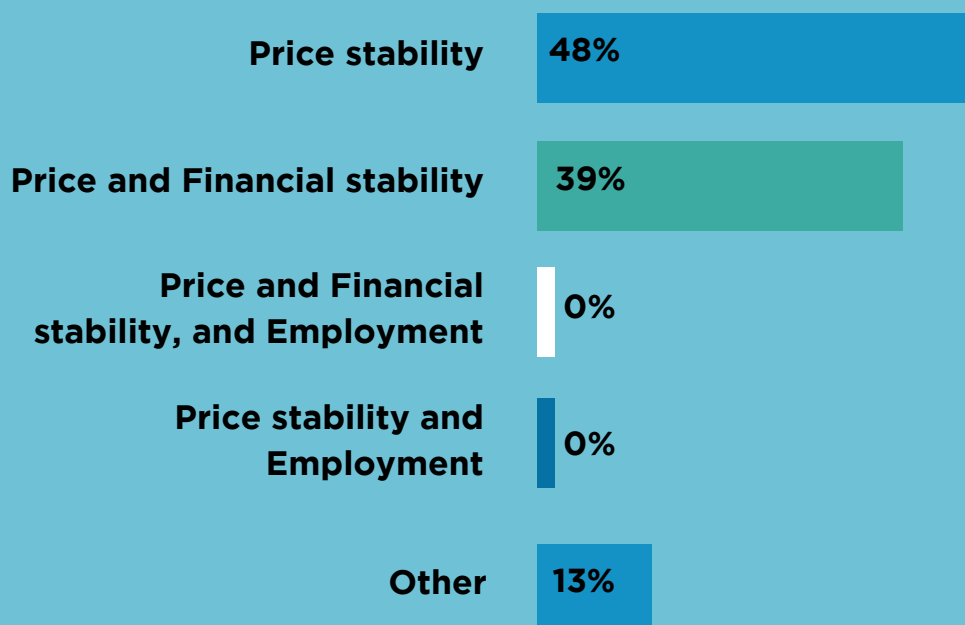
2. WHAT IS THE EXCHANGE RATE ARRANGEMENT IN YOUR COUNTRY/ MONETARY AREA?



% of responses

23 

3. WHICH OF THE FOLLOWING FINAL GOALS ARE STATED IN YOUR CENTRAL BANK'S (CB) MANDATE?

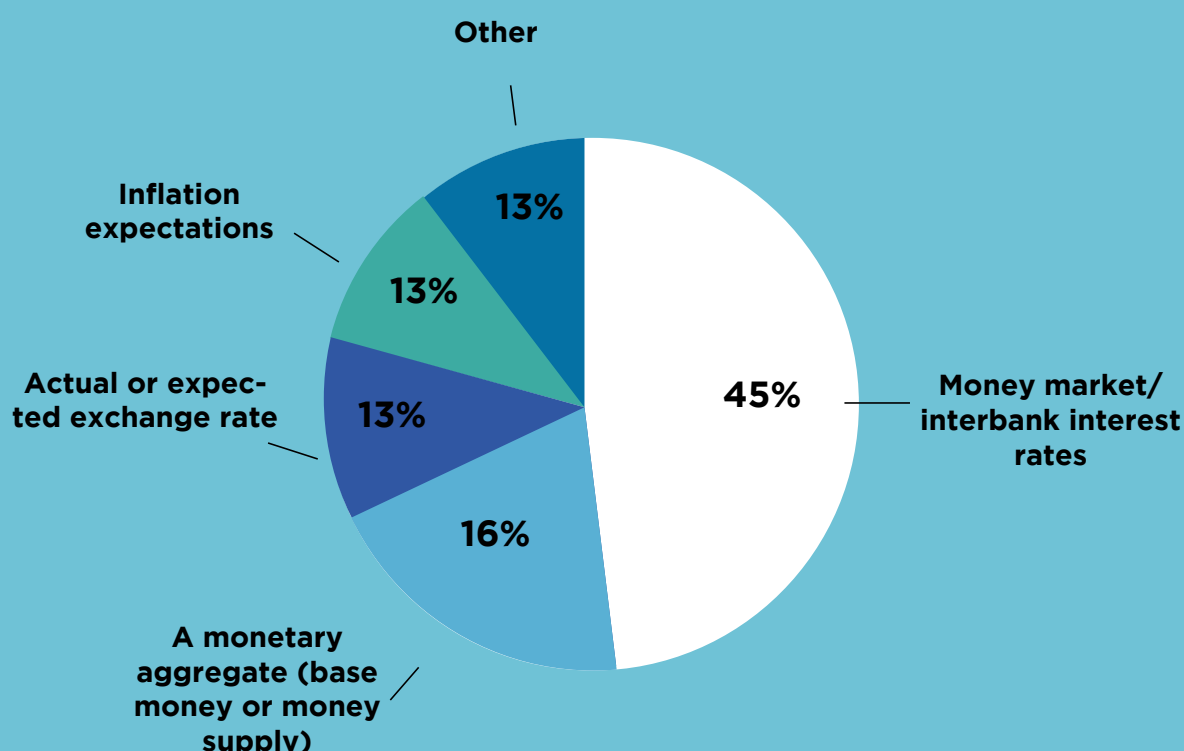


% of responses

23



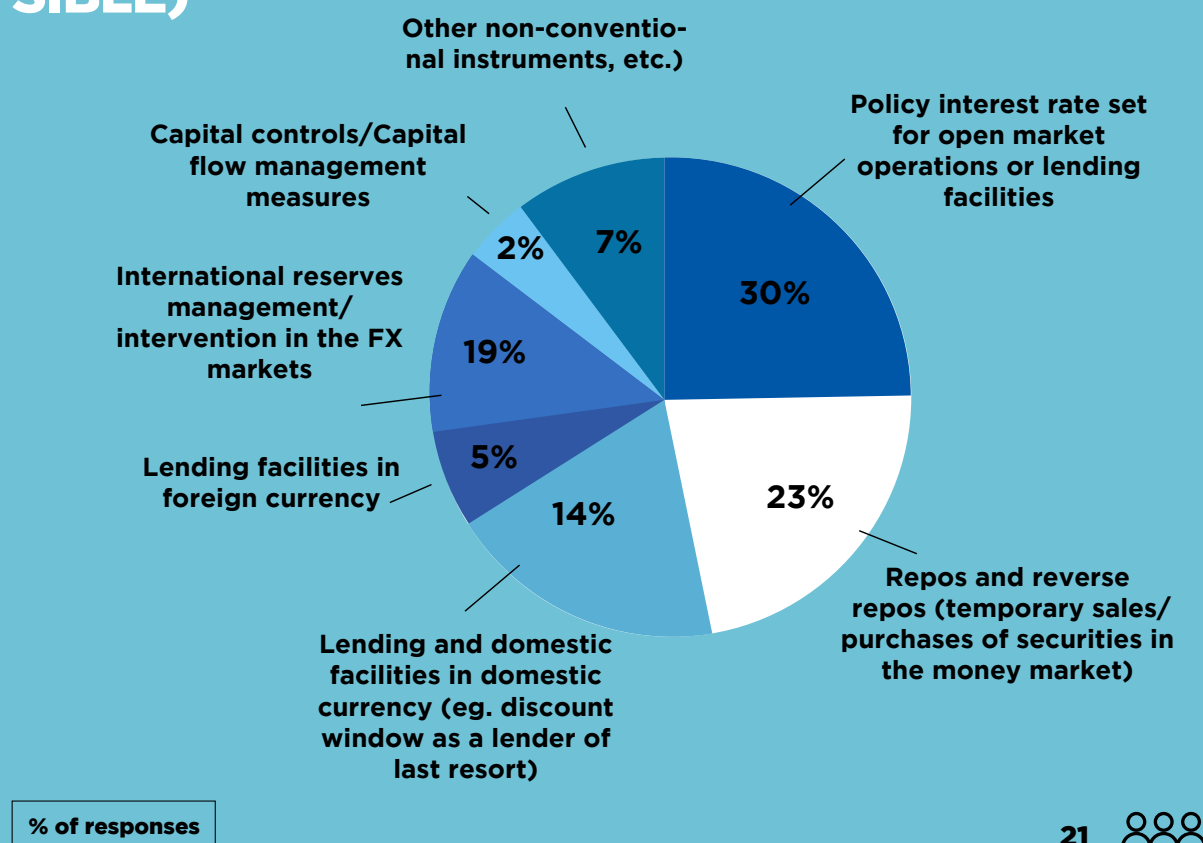
4. WHICH OF THE FOLLOWING OPERATIONAL OR INTERMEDIATE TARGETS OF MONETARY POLICY DOES YOUR CB USE? (MULTIPLE CHOICES ARE POSSIBLE)



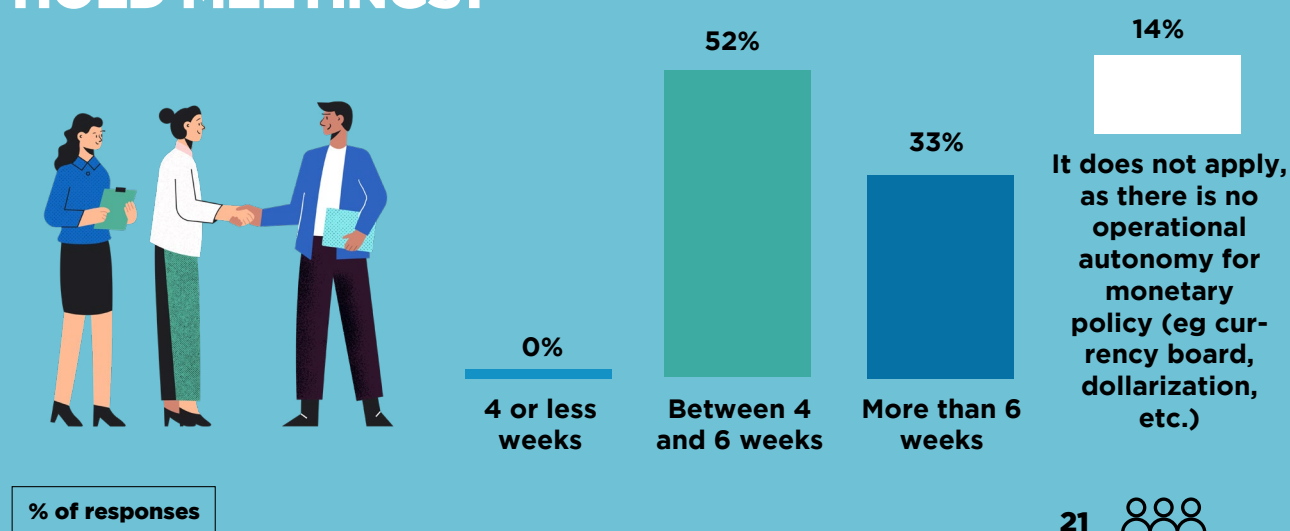
% of responses

21

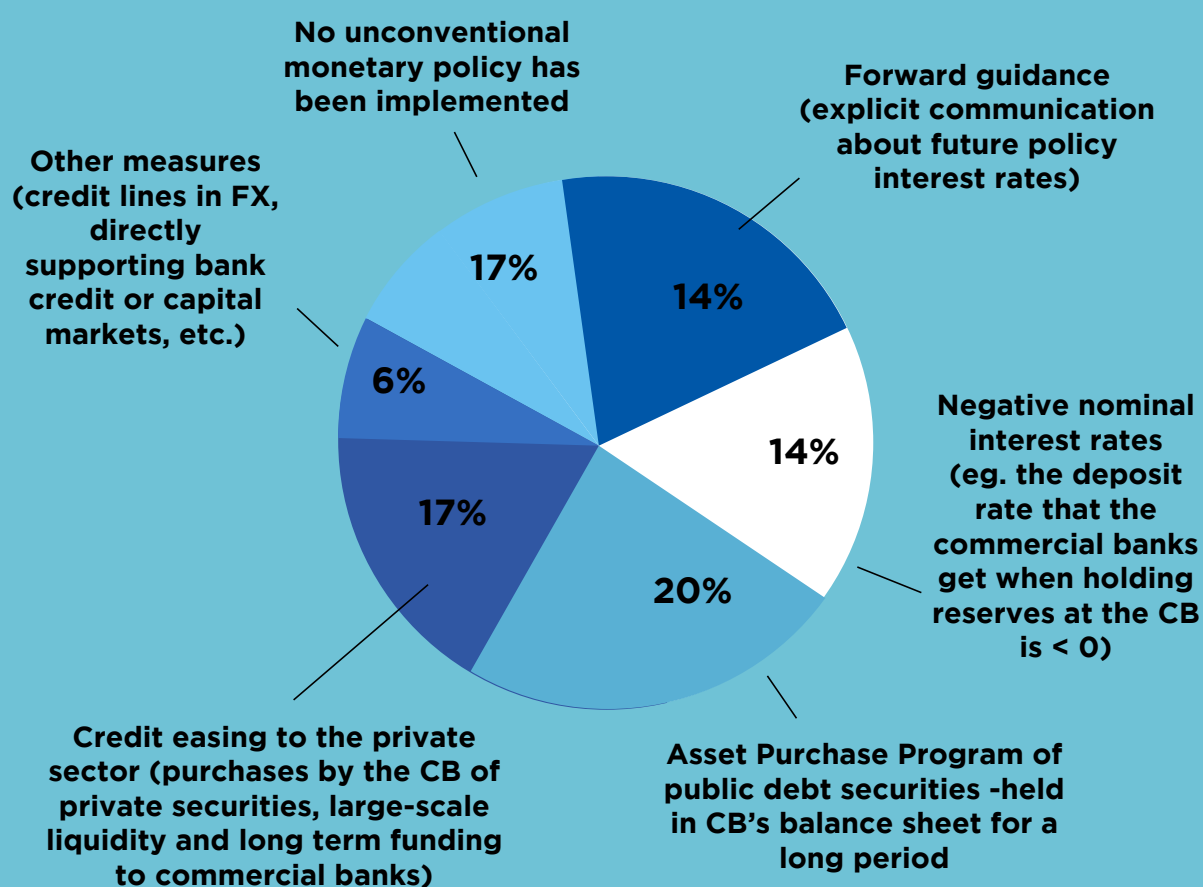
5. WHICH OF THE FOLLOWING INSTRUMENTS DOES YOUR CB USE WITH MONETARY POLICY PURPOSES? (MULTIPLE CHOICES ARE POSSIBLE)



6. IN YOUR COUNTRY/MONETARY AREA, HOW FREQUENTLY DOES THE BOARD IN CHARGE OF MONETARY POLICY DECISIONS HOLD MEETINGS?



5. WHICH OF THEA 7. IN YOUR COUNTRY/ MONETARY AREA, HAS ANY TYPE OF UNCONVENTIONAL MONETARY POLICY BEEN IMPLEMENTED? (MULTIPLE CHOICES ARE POSSIBLE) FOLLOWING INSTRUMENTS DOES YOUR CB USE WITH MONETARY POLICY PURPOSES? (MULTIPLE CHOICES ARE POSSIBLE)



% of responses

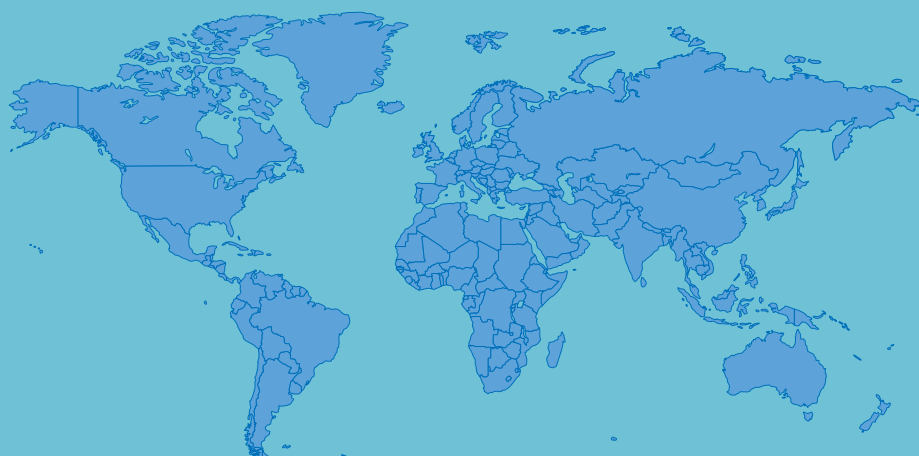
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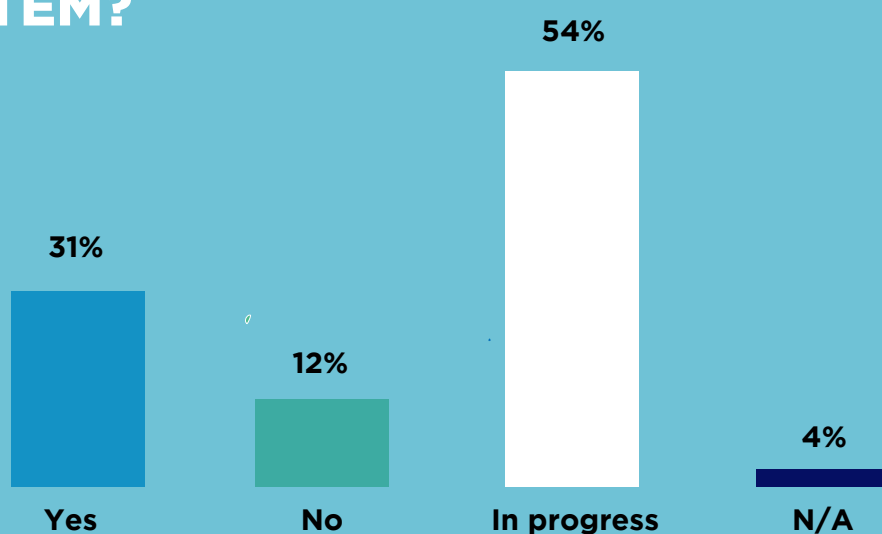


SUSTAINABLE FINANCE NATIONAL FRAMEWORKS

ANGOLA, ARMENIA, AUSTRIA, BULGARIA, CROATIA, CZECH REPUBLIC, FRANCE, GEORGIA
GUINEA, HONG-KONG, INDIA, JORDAN, KENYA, KOSOVO, MEXICO, MOLDOVA, MONTENEGRO
PHILIPPINES, ROMANIA, RWANDA, SENEGAL-BCEAO, SERBIA, SOUTH-KOREA, TAIWAN

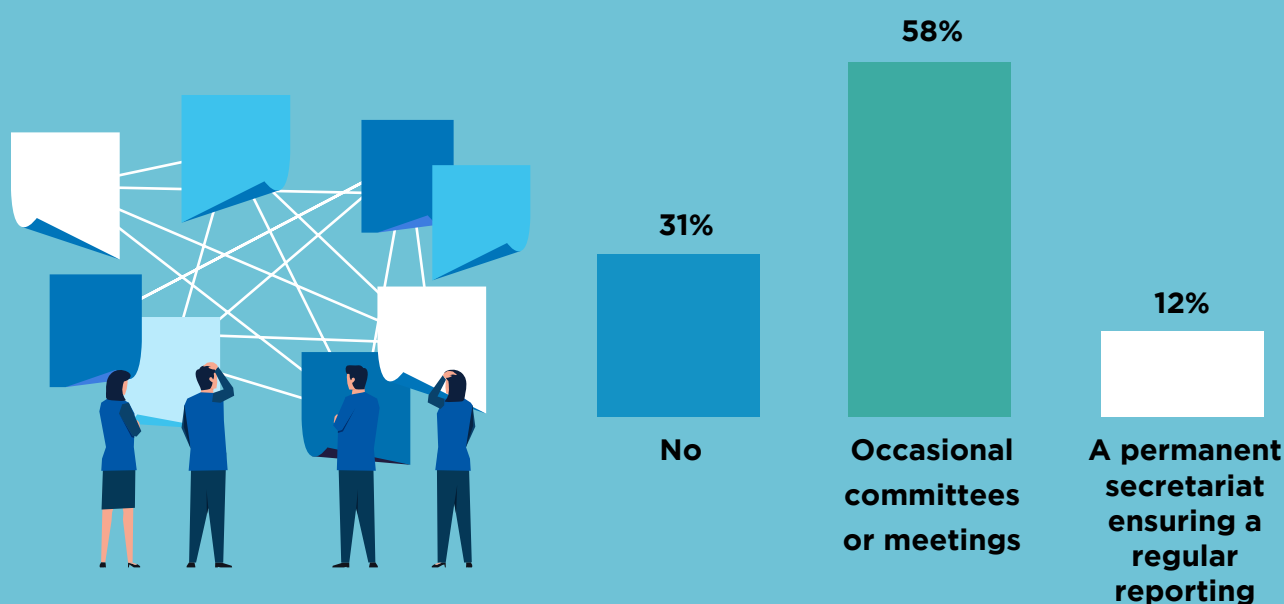


IS THERE IN YOUR COUNTRY A NATIONAL ROADMAP FOR GREENING THE FINANCIAL SYSTEM?



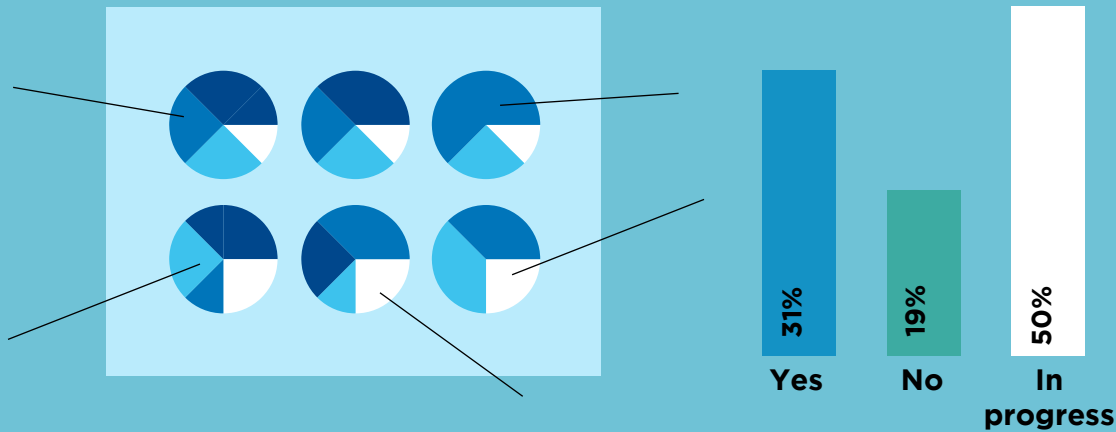
26 

REGARDING SUSTAINABLE FINANCE, HAS YOUR COUNTRY A STRUCTURED COOPERATION FRAMEWORK BETWEEN FINANCE MINISTRY CENTRAL BANK, MARKET AUTHORITY AND SUPERVISORS?



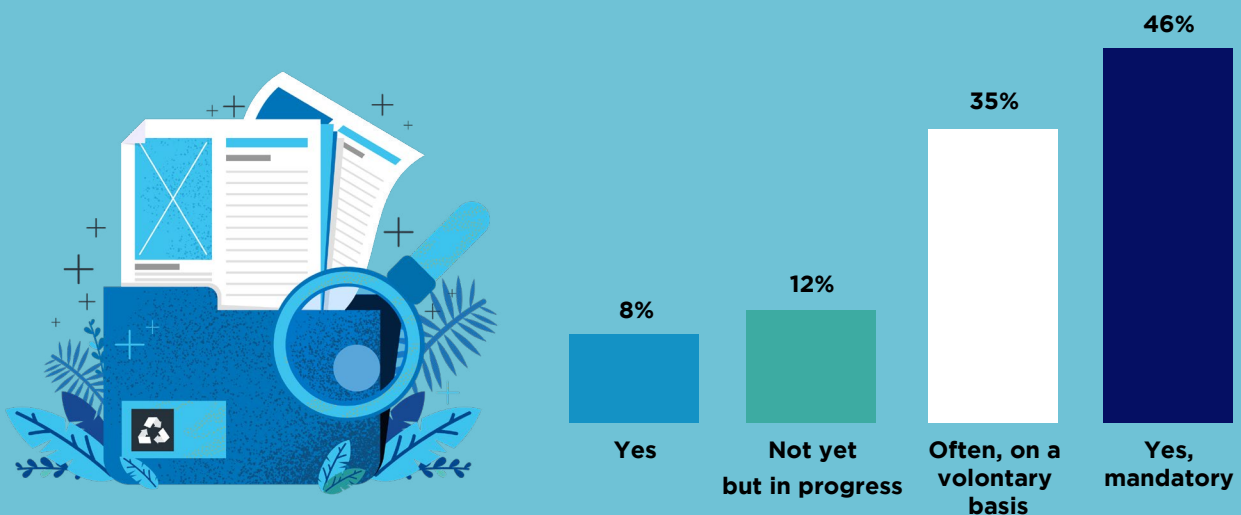
26 

IS THERE ANY GREEN TAXONOMY IN YOUR COUNTRY?



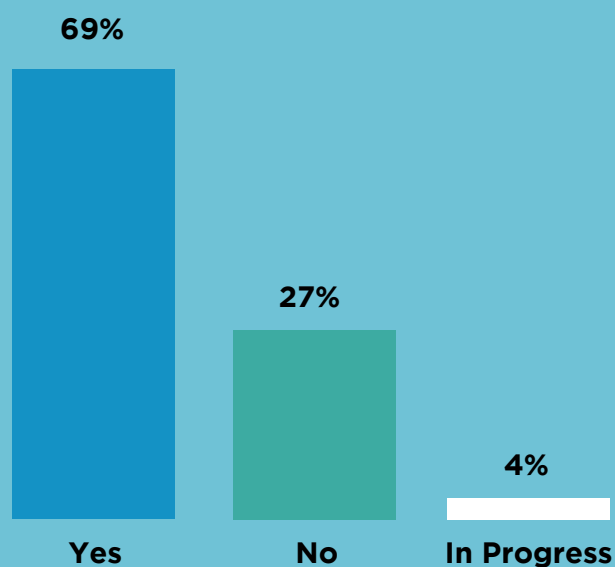
26 

DO ANNUAL REPORTS OF BIG COMPANIES OR FINANCIAL INSTITUTIONS HAVE TO INCLUDE ESG (ENVIRONMENTAL AND SOCIAL RESPONSIBILITY) DISCLOSURE?



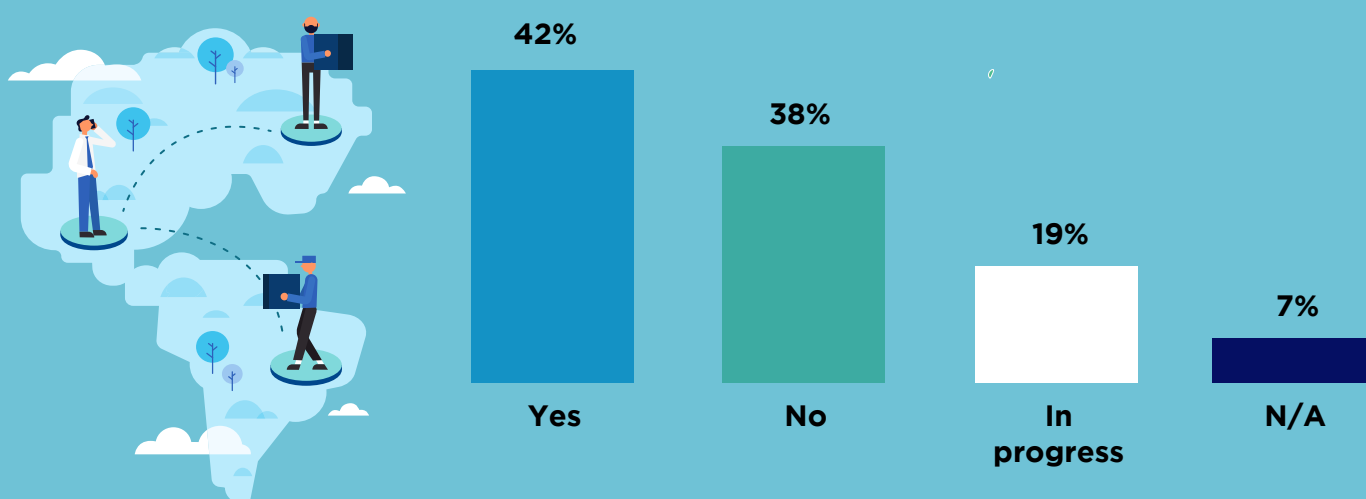
26 

HAS ANY FIRM IN YOUR COUNTRY ISSUED GREEN BONDS?



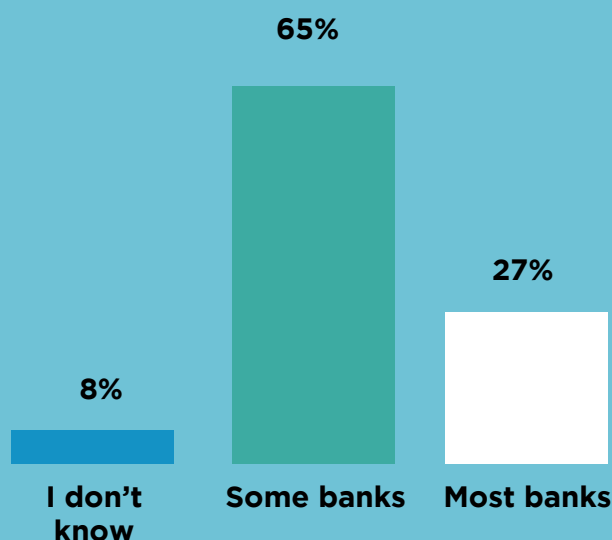
26 

IS ANY GUIDELINE ON FINANCE SUSTAINABLE PRODUCTS APPLIED IN YOUR COUNTRY?



26 

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



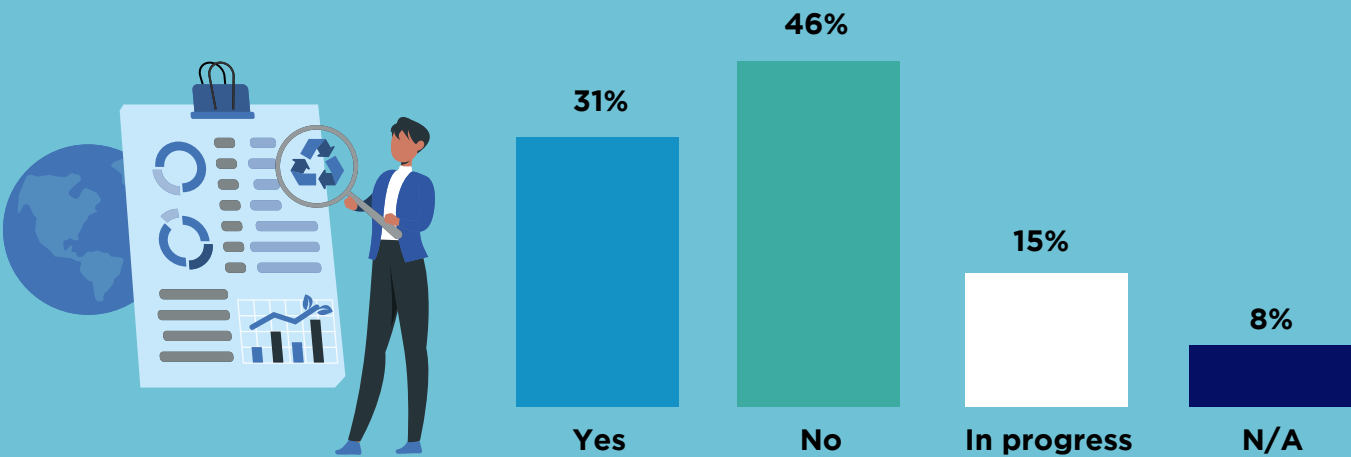
26 

DOES YOUR INSTITUTION HAVE ITS OWN SUSTAINABLE DEVELOPMENT ROADMAP?



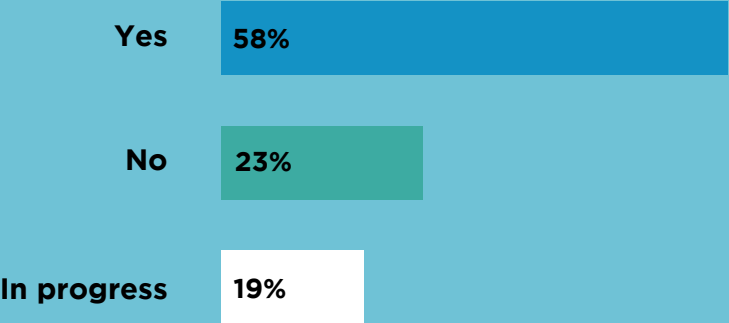
26 

DOES YOUR INSTITUTION HAVE ITS OWN DEVELOPMENT (CSR)?



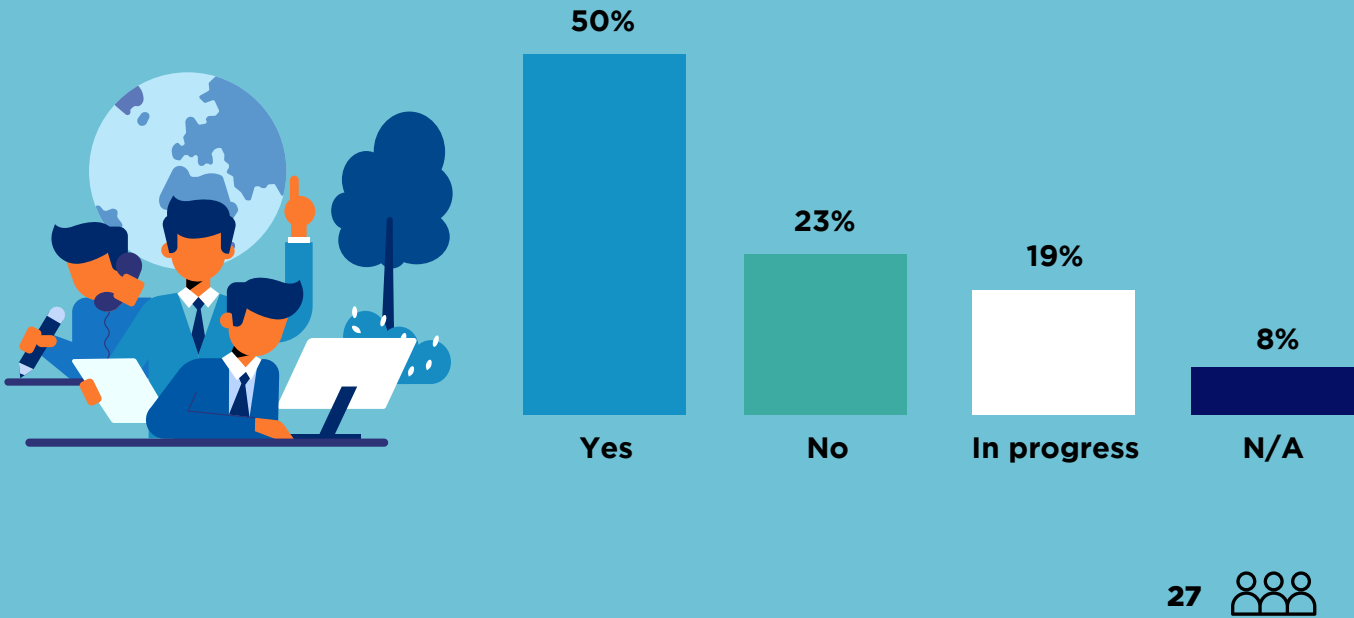
26 

HAS YOUR INSTITUTION SET ANY INTERNAL ORGANIZATION TO TACKLE CLIMATE CHANGE ISSUES (INTERNAL NETWORK, DEDICATED UNIT...)?



26 

DO YOU HAVE DEDICATED STAFF TO COORDINATE CLIMATE CHANGE IN YOUR INSTITUTION?



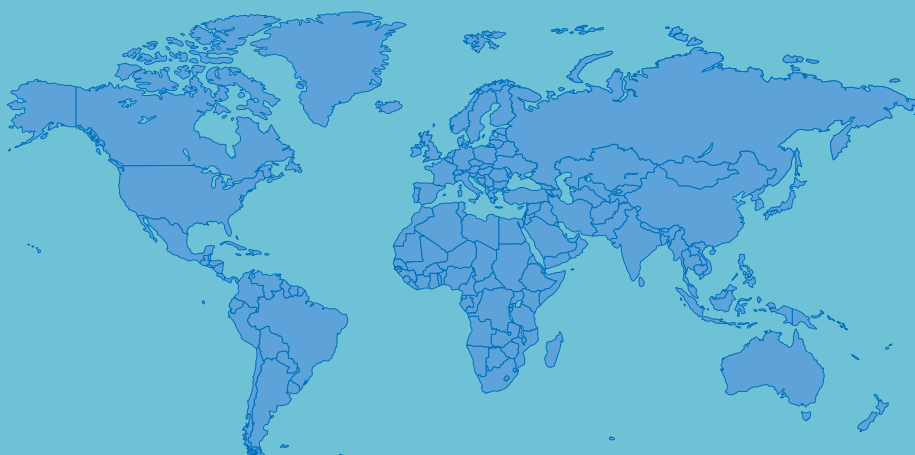
MARKETS AND OPERATIONS



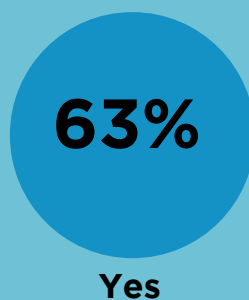


CYBERSECURITY IN CENTRAL BANKS

BELGIUM, BULGARIA, CONGO, CROATIA, FRANCE, GUINEA, HAÏTI, HONG-KONG, INDONESIA
IRELAND, JORDAN, LIBERIA, MADAGASCAR, MALAYSIA, MALTA, MAURITANIA, MEXICO
MONGOLIA, MONTENEGRO, NORTH MACEDONIA, PHILIPPINES, ROMANIA, RWANDA
SENEGAL-BCEAO, SLOVAKIA, TAÏWAN, TURKEY, UKRAINE, UZBEKISTAN

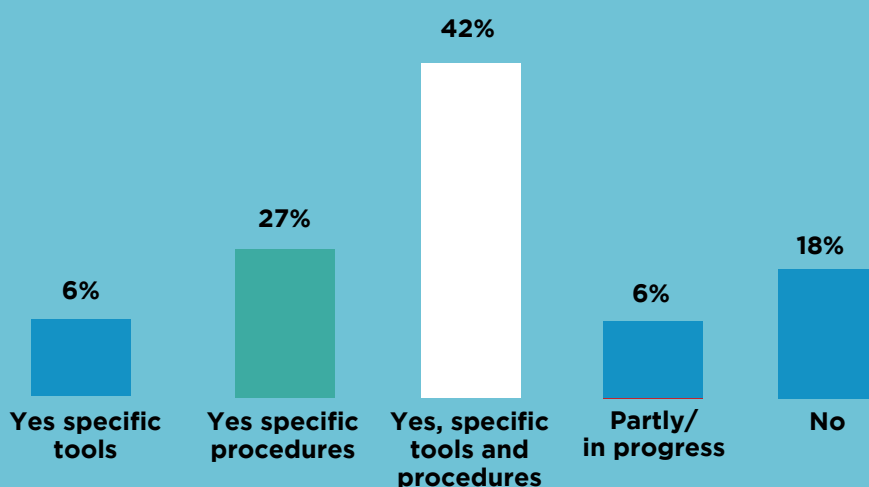


DOES YOUR INSTITUTION HAVE A MANAGEMENT PROTOCOL FOR CYBER CRISIS ?



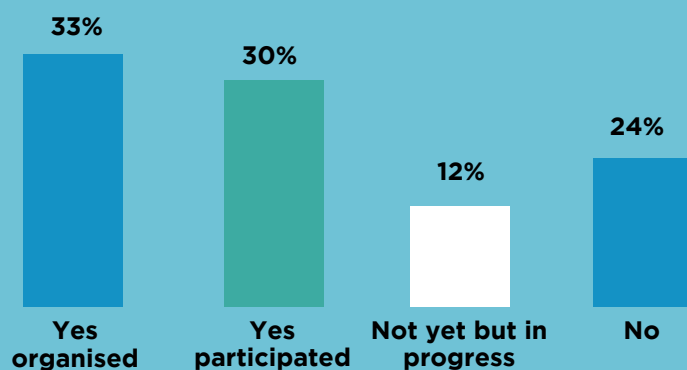
35 

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



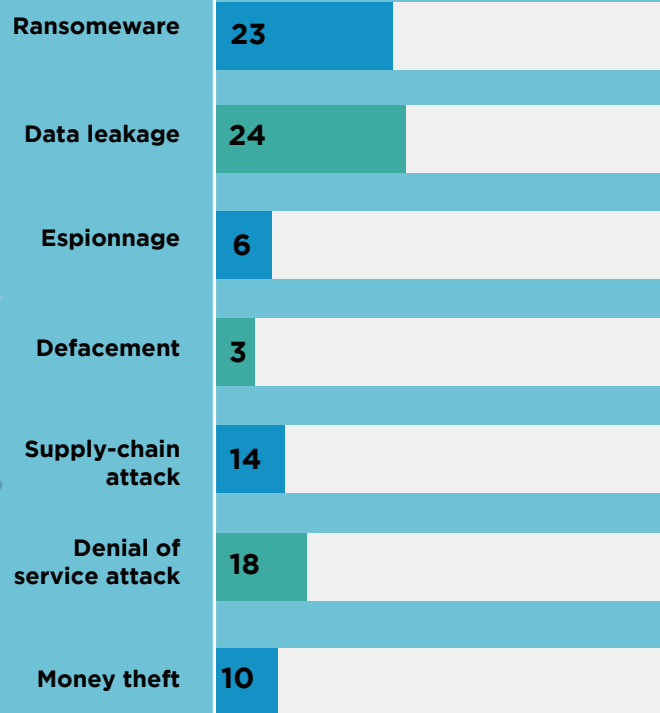
33 

HAS YOUR INSTITUTION ALREADY ORGANISED OR PARTICIPATED TO CYBER CRISIS MANAGEMENT EXERCICES?



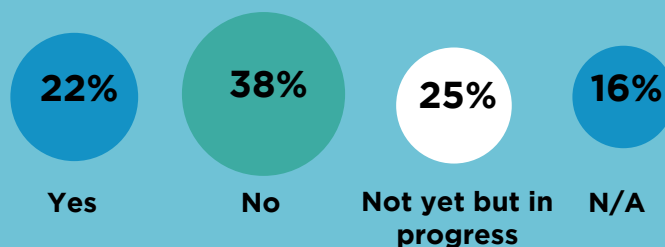
30

ACCORDING TO YOU, THE MAJOR CYBER THREATS ARE (MULTIPLE CHOICE POSSIBLE)



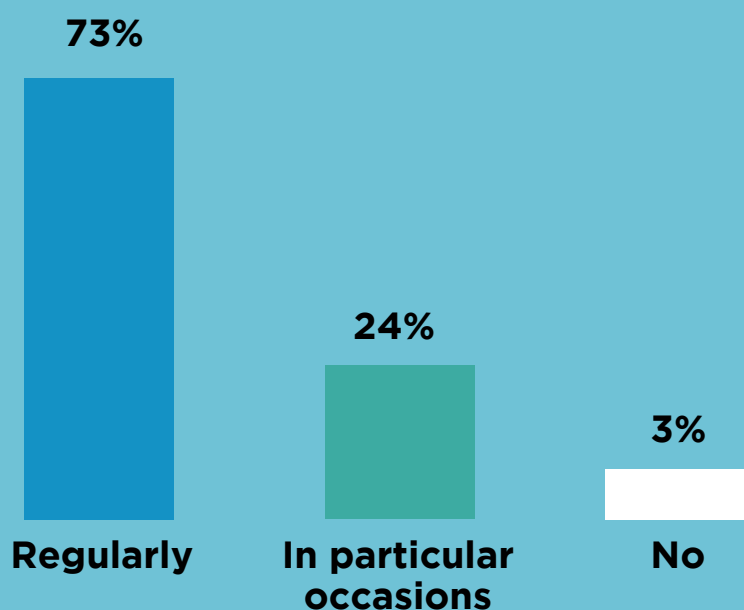
33

DO YOU SHARE WITH OTHER CENTRAL BANKS OR INSTITUTIONS FEEDBACK AND/OR CYBER-RESILIENCE TESTS (ROBUTNESS GROUP)?



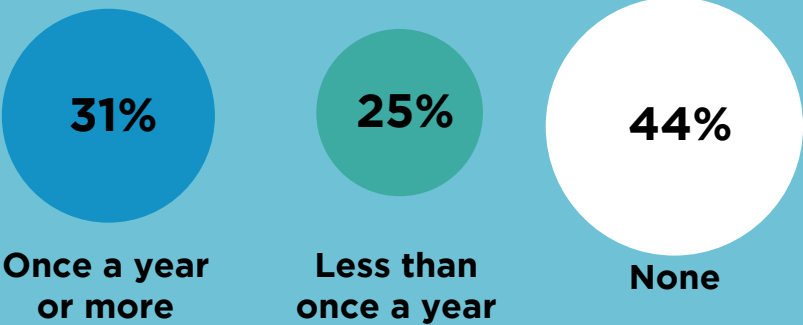
32

DOES YOUR INSTITUTION RAISE AWARENESS OF GOOD CYBERSECURITY PRACTICES AMONG ITS EMPLOYEES?

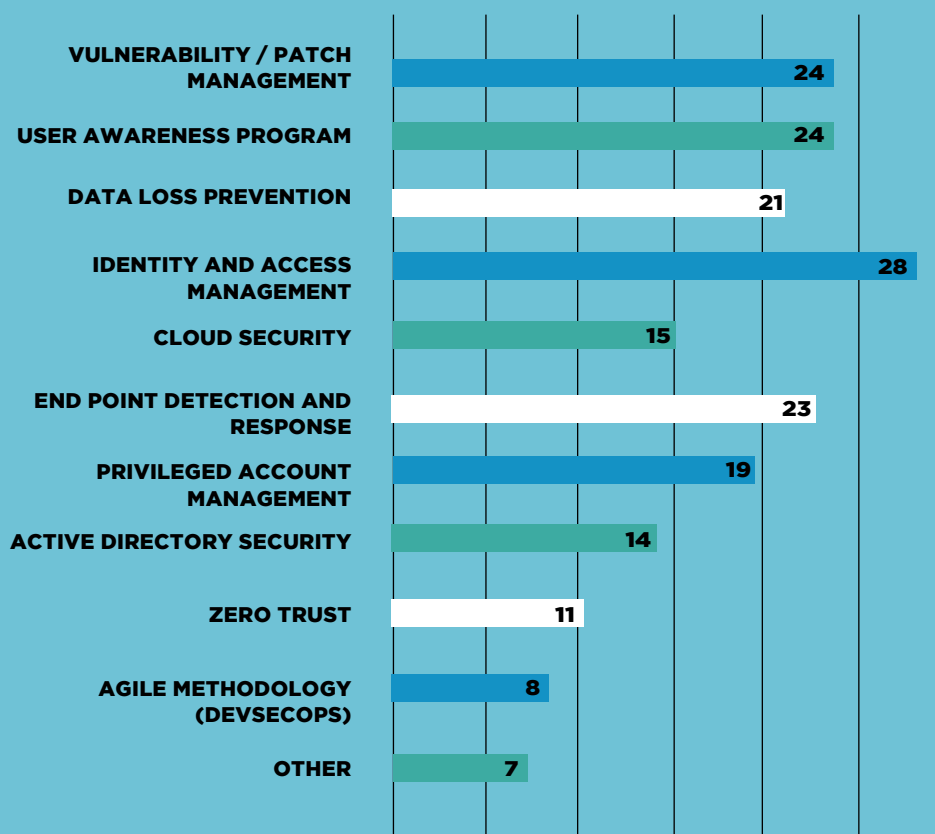


31

HOW OFTEN DO YOU CONDUCT HIGH LEVEL (EXECUTIVE COMMITTEE INCLUDING GOVERNOR) CRISIS SIMULATION EXERCICES?

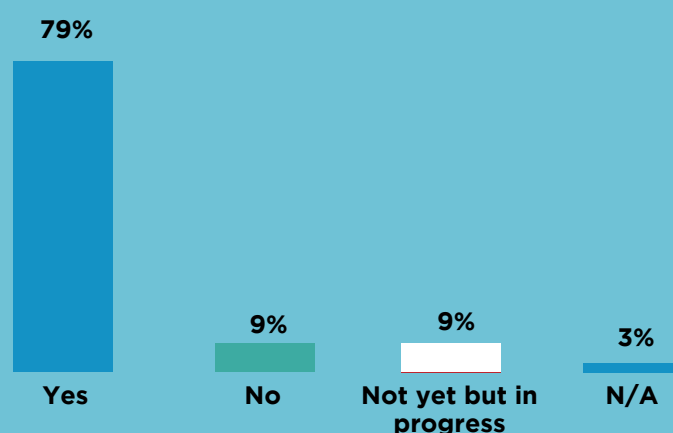


WHAT ARE YOUR MAIN PROJECTS IN TERMS OF CYBERSECURITY? (MULTIPLE CHOICE POSSIBLE)



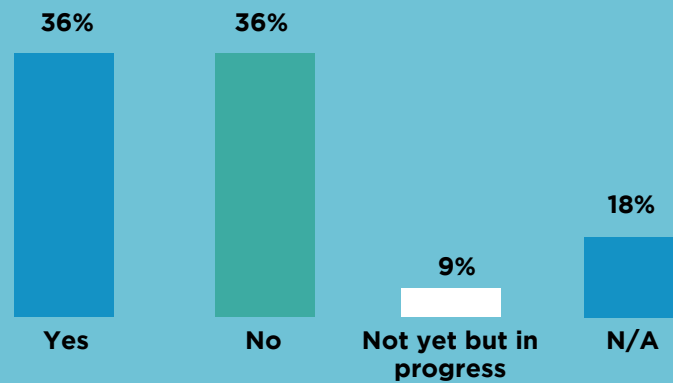
32 

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



33 

DID YOU MAKE CHANGES IN YOUR ORGANIZATION AFTER THE ENTRY INTO FORCE OF THE GENERAL DATA PROTECTION REGULATION IN MAY 2018?

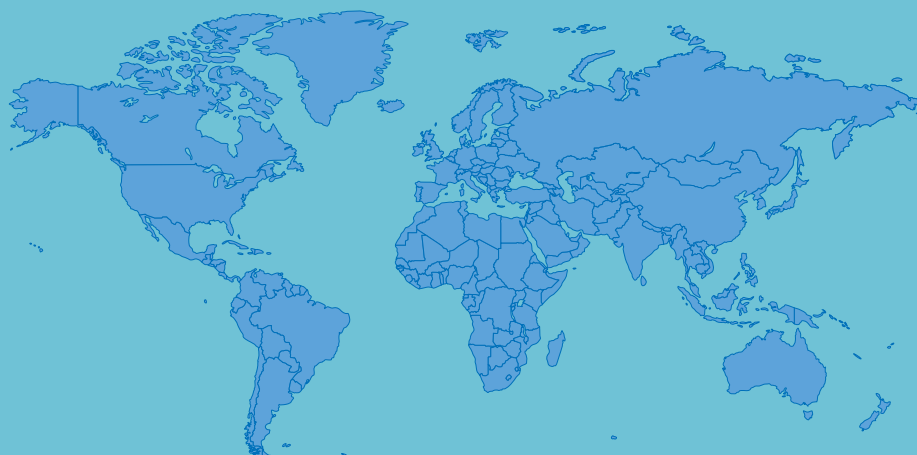


32 

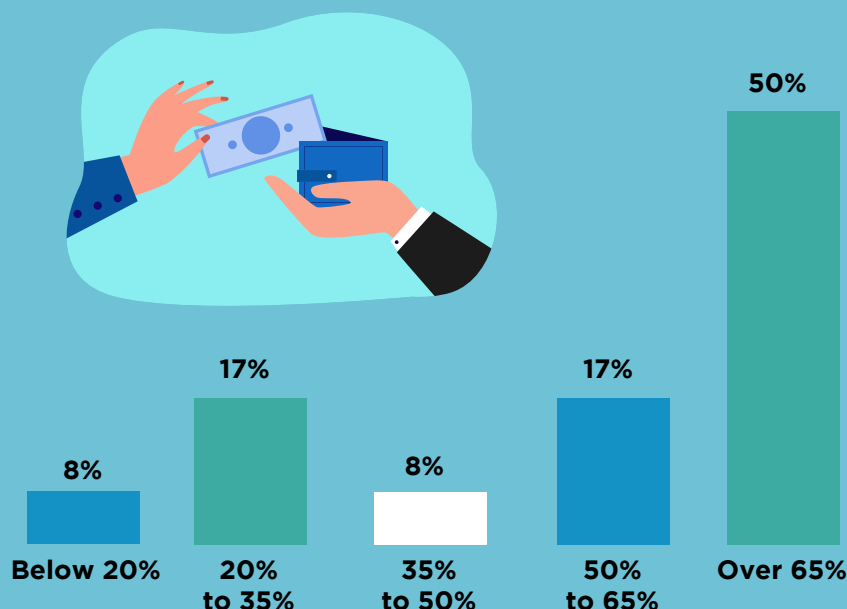


BANKNOTES AND CASH CYCLE

12 INSTITUTIONS FROM ASIA, AFRICA AND EUROPE

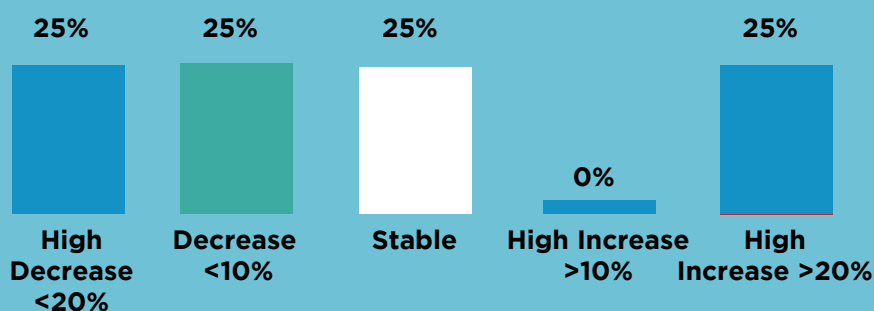


WHAT PERCENTAGE OF POINT OF SALES TRANSACTION ARE IN CASH?



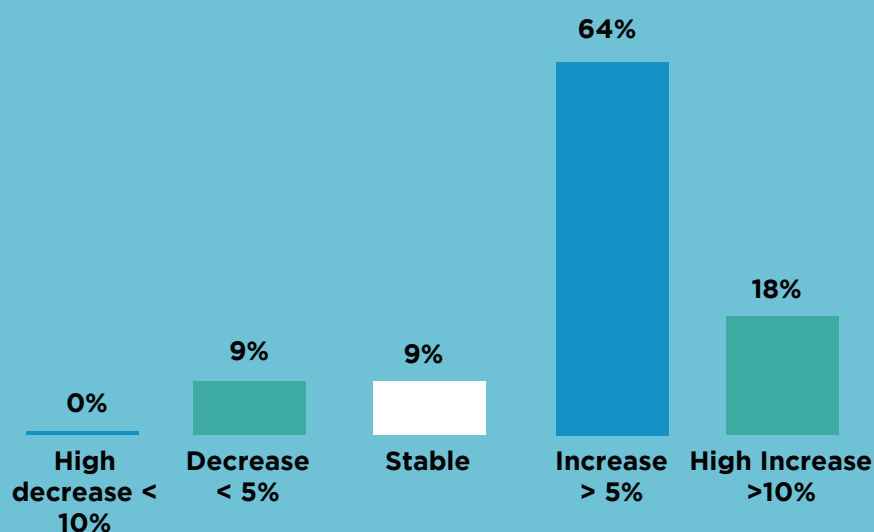
12 

HOW HAS THIS SHARE IN PAYMENT METHODS CHANGED DURING THE PAST 5 YEARS?



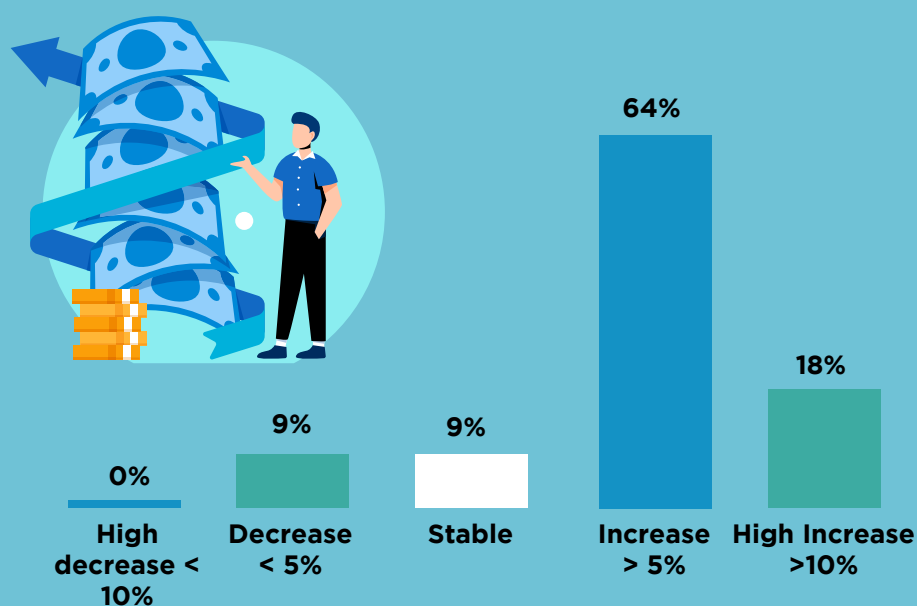
12 

ON A YEARLY BASIS, NET ISSUANCE OF BANKNOTES IN VOLUME IS EVOLVING IN WHICH PROPORTION?



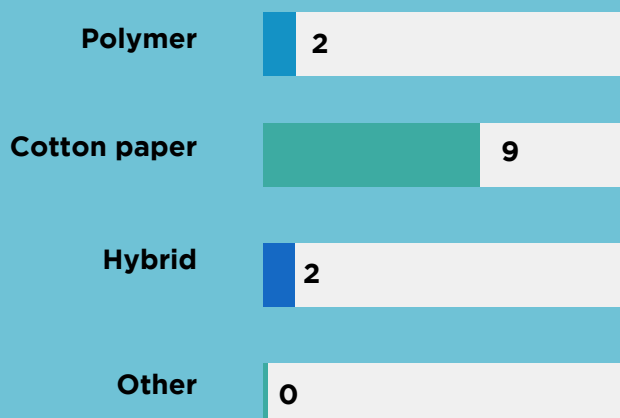
11

ON A YEARLY BASIS, NET ISSUANCE OF CASH IN VALUE IS EVOLVING IN WHICH PROPORTION?



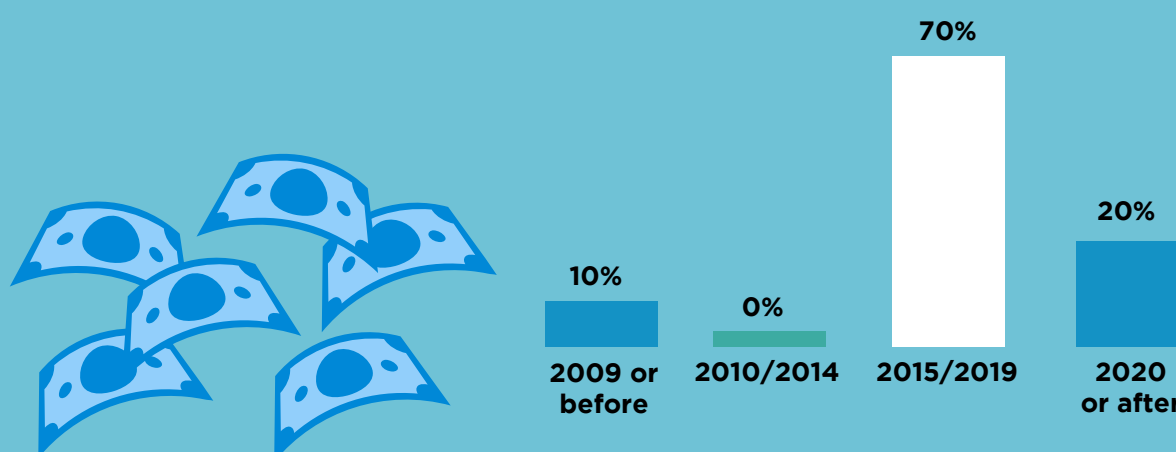
12

WHAT TYPE(S) OF SUBSTRATE DO YOU USE NOW FOR YOUR BANKNOTES? (MULTIPLE CHOICE POSSIBLE)



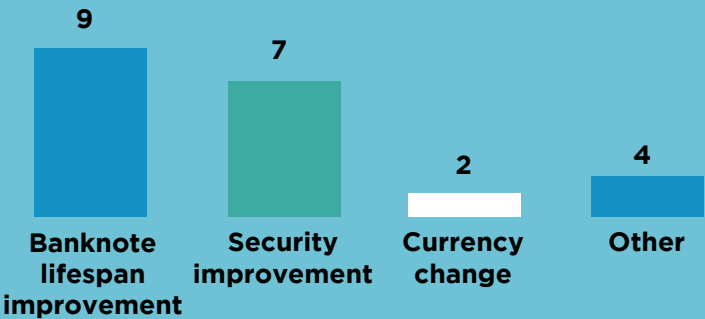
11 

SERIES-BANKNOTE CHANGE: YOUR LATEST ISSUE?



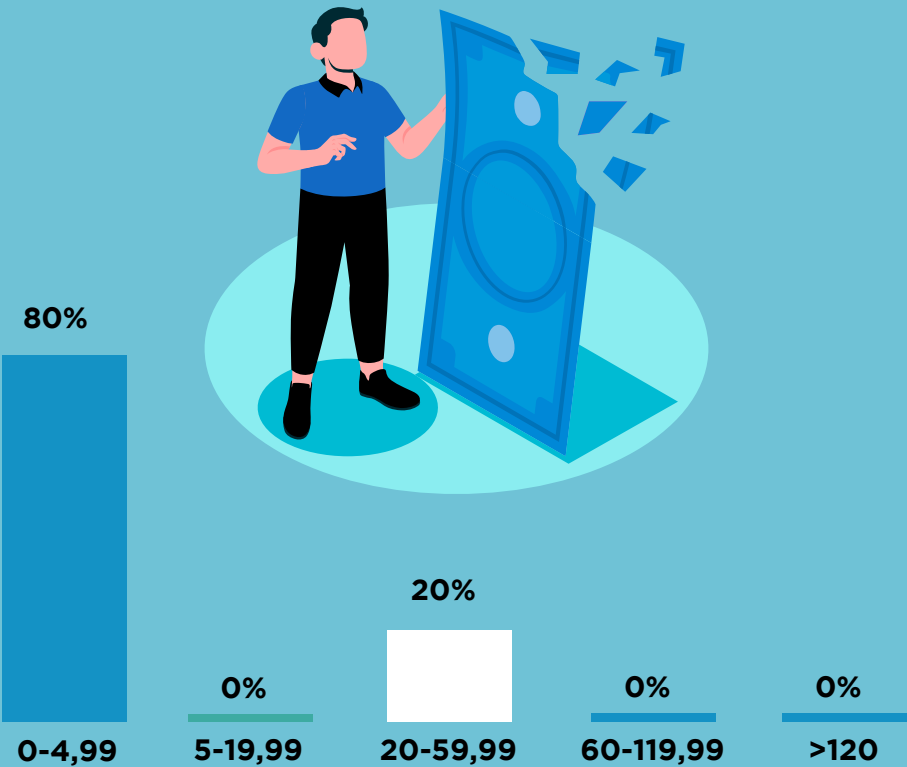
10 

WHAT WERE YOUR MOTIVATIONS?



10 

WHAT IS YOUR DETECTED COUNTERFEITS TO CIRCULATING BANKNOTES RATIO (IN PPM)?



10 

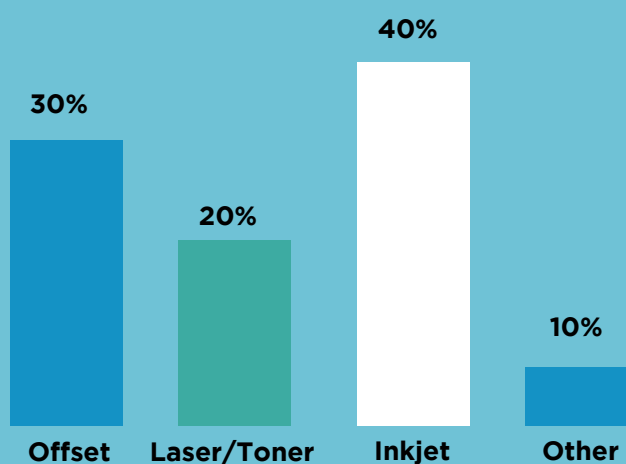
DOES YOUR CENTRAL BANK PRODUCES ITS OWN COUNTERFEITS?

YES
0%

NO
100%

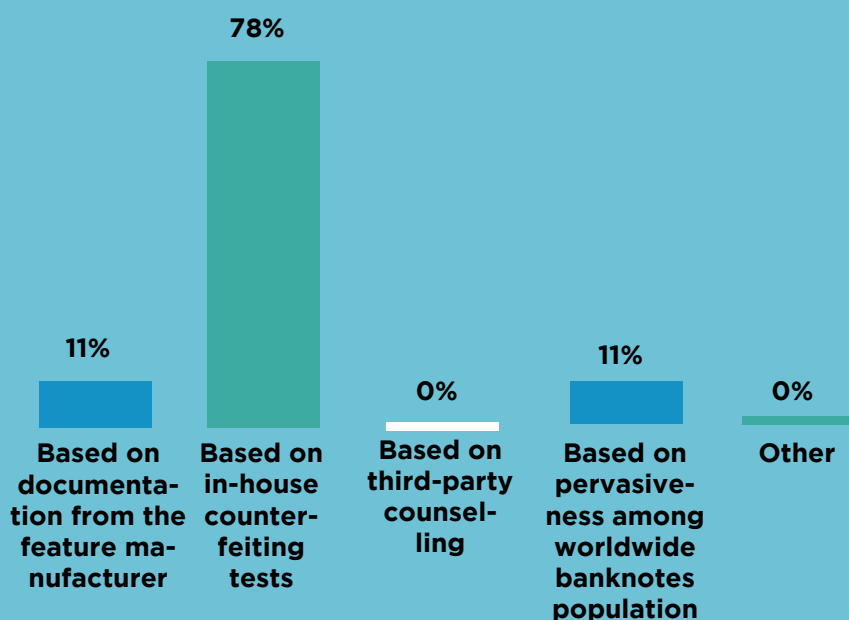
10 

WHAT IS THE PREDOMINANT PRINTING METHOD FOUND ON COUNTERFEITS?



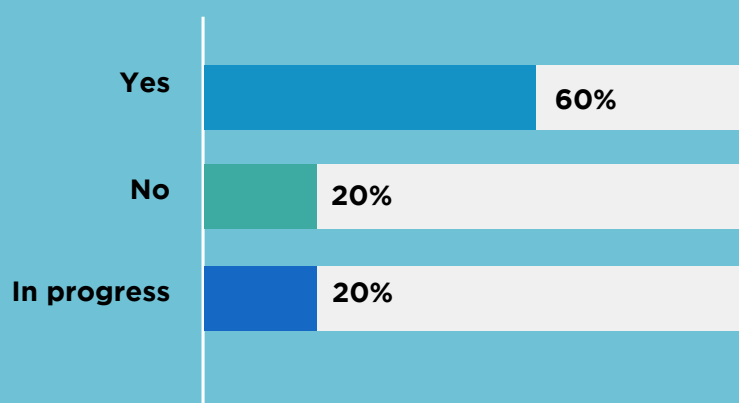
10 

WHEN SELECTING SECURITY FEATURES FOR NEW BANKNOTES, HOW DO YOU EVALUATE THEIR ANTI-COUNTERFEITING POTENTIAL?



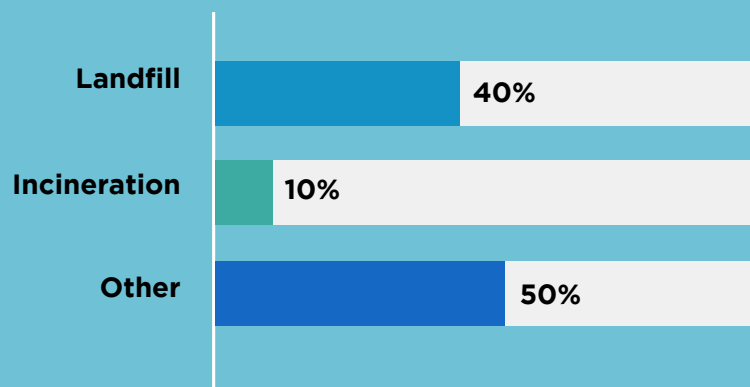
9 

DO YOU HAVE A CLEAN NOTE POLICY?



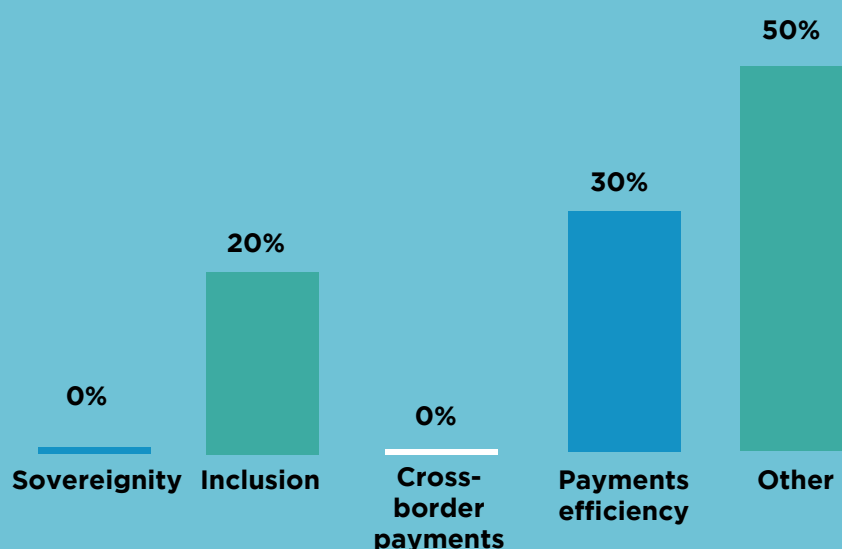
10 

WHAT TYPE OF DESTRUCTION DO YOU USE FOR YOUR UNFIT BANKNOTES?



10 

WHAT WOULD BE THE MAIN REASON FOR YOUR CENTRAL BANK TO DEVELOP ITS OWN CENTRAL BANK DIGITAL CURRENCY?

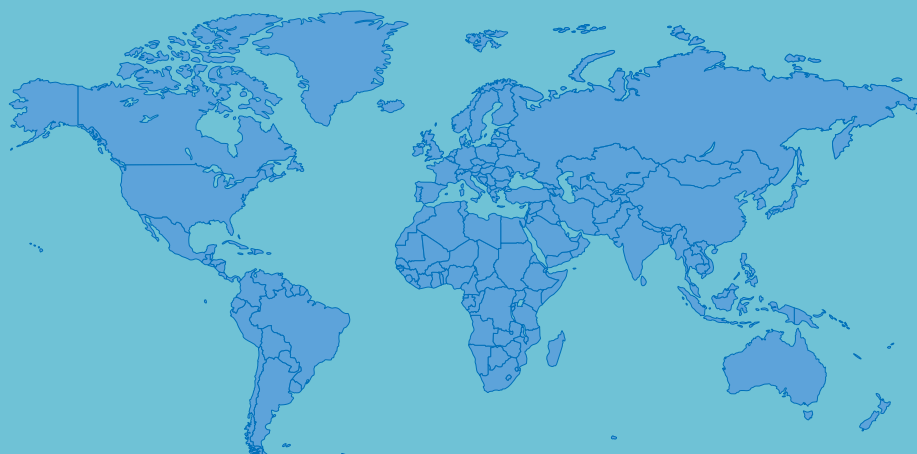


10 

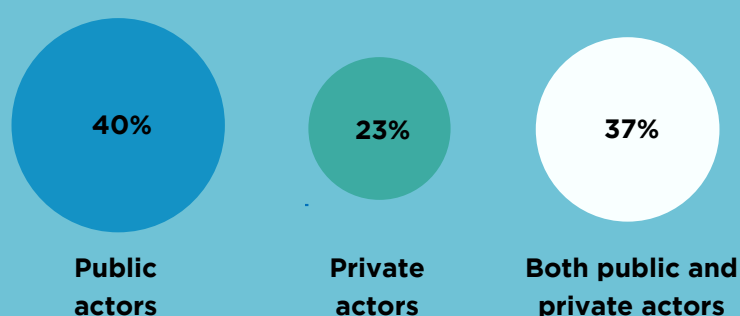


FINANCIAL MARKET INFRASTRUCTURES AND SYSTEM OF PAYMENTS

ARMENIA, BEAC (CENTRAL AFRICA), COMOROS, CYPRUS, GERMANY, GHANA, GUINEA
HONG-KONG, INDIA, INDONESIA, JORDAN, KOSOVO, KUWAIT, LIBYA, LUXEMBOURG
MALTA, MEXICO, MONTENEGRO, MOROCCO, OMAN, PHILIPPINES, QATAR, SAUDI ARABIA
SOUTH KOREA, SPAIN, TUNISIA, UGANDA

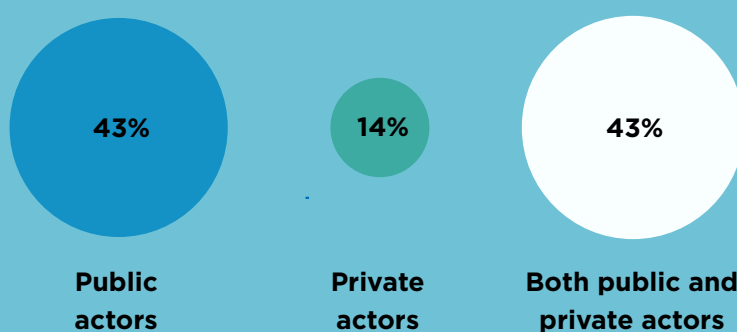


SECURITIES SYSTEMS ACTORS - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION WHAT TYPE OF ACTORS ARE YOUR FINANCIAL MARKET INFRASTRUCTURES (SECURITIES SYSTEMS SUCH AS CCPS/CSDS) OPERATED BY?



27 

PAYMENT SYSTEMS ACTORS - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION WHAT TYPE OF ACTORS ARE YOUR FINANCIAL MARKET INFRASTRUCTURES (PAYMENT SYSTEMS) OPERATED BY?



27 

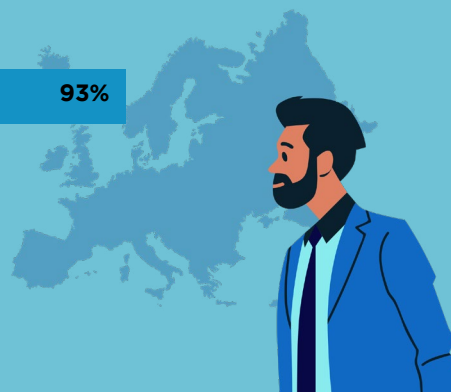
NATIONAL ACTORS VS THIRD COUNTRIES - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION ARE SERVICES RATHER PROVIDED BY NATIONAL ACTORS OR BY THIRD COUNTRIES?



National actors

7%

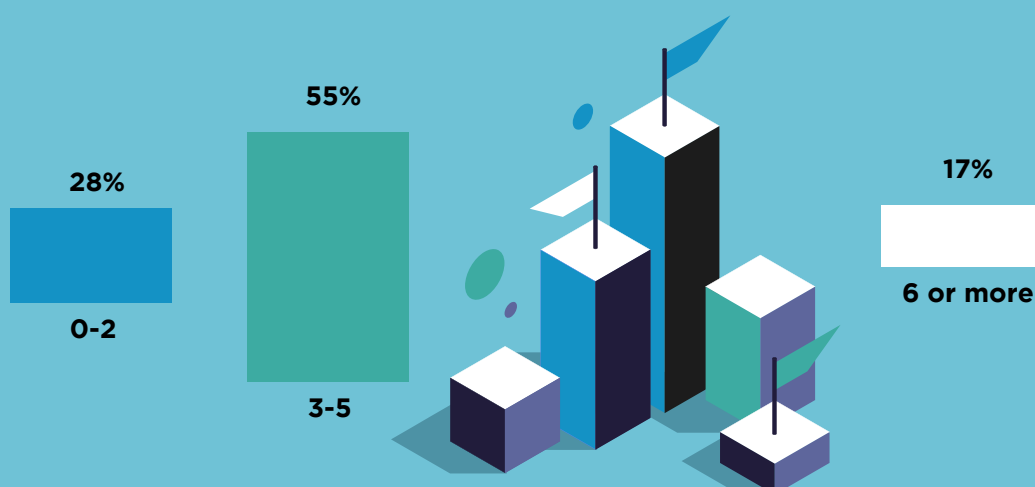
Third countries



27



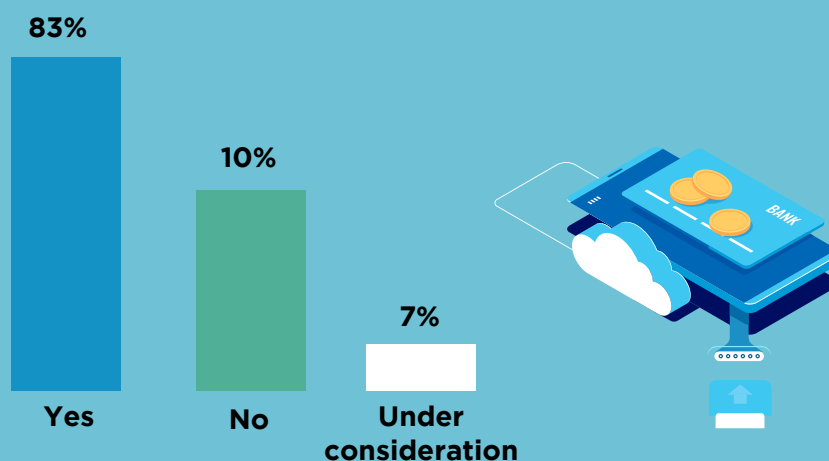
NATIONAL INFRASTRUCTURES (SECURITIES & PAYMENTS) - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION HOW MANY NATIONAL INFRASTRUCTURES DO YOU HAVE IN YOUR JURISDICTION?



27

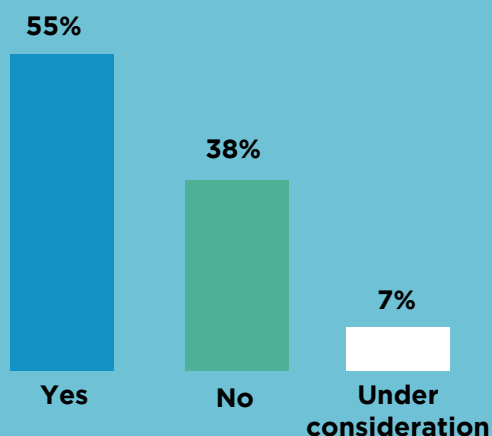


NATIONAL INFRASTRUCTURES (PAYMENTS SYSTEMS) - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION IS THERE A FAST PAYMENT SYSTEM (FPS) OPERATING IN YOUR JURISDICTION?



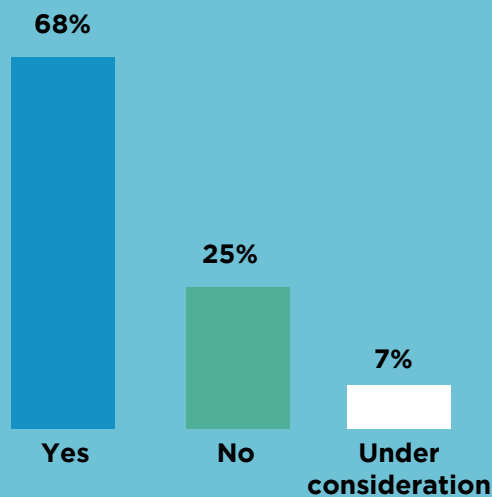
27 

NATIONAL INFRASTRUCTURES (PAYMENTS SYSTEMS) - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION IS (ONE OF) YOUR PAYMENT SYSTEM INTERLINKED WITH ONE OR MORE OTHER FOREIGN PAYMENT SYSTEMS?



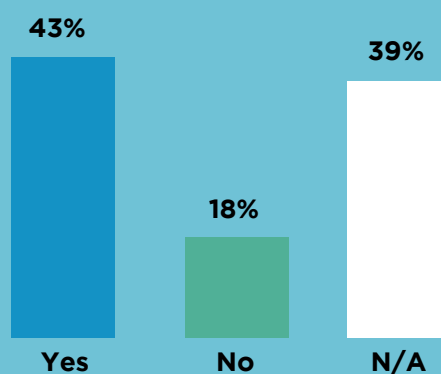
27 

NATIONAL INFRASTRUCTURES (PAYMENTS SYSTEMS) - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION DOES YOUR JURISDICTION IMPLEMENT CAPITAL CONTROL MEASURES?



27 

NATIONAL INFRASTRUCTURES (PAYMENTS SYSTEMS) - INFRASTRUCTURE LANDSCAPE IN YOUR JURISDICTION IF YES, DO THESE CAPITAL CONTROLS AFFECT THE INFLOW OR OUTFLOW OF CROSS BORDER PAYMENTS?



27 

SECURITIES SYSTEMS: MATURITY OF THE
SUPERVISORY FRAMEWORK FOR MARKET
INFRASTRUCTURES - SELECT THESE
OPTIONS ON THE PERIMETER IF RELEVANT
(MULTIPLE CHOICE POSSIBLE)

14

The framework covers all
types of infrastructure

16

Framework provides
comprehensive risk coverage

27 

SECURITIES SYSTEMS: MATURITY OF THE
SUPERVISORY FRAMEWORK FOR MARKET
INFRASTRUCTURES - SELECT THESE
OPTIONS ON THE EFFECTIVENESS IF
RELEVANT (MULTIPLE CHOICE POSSIBLE)



Competent authorities have
been designated

16

They have sufficient power to
monitor infrastructure

19

The framework provides
for a power to sanction
non-compliance

15

27 

PAYMENT SYSTEMS: MATURITY OF THE SUPERVISORY FRAMEWORK FOR MARKET INFRASTRUCTURES - SELECT THESE OPTIONS ON THE PERIMETER IF RELEVANT (MULTIPLE CHOICE POSSIBLE)

14

The framework covers all types of infrastructure

18

Framework provides comprehensive risk coverage

27 

PAYMENT SYSTEMS: MATURITY OF THE SUPERVISORY FRAMEWORK FOR MARKET INFRASTRUCTURES - SELECT THESE OPTIONS ON THE EFFECTIVENESS IF RELEVANT

Competent authorities have been designated

18

They have sufficient power to monitor infrastructure

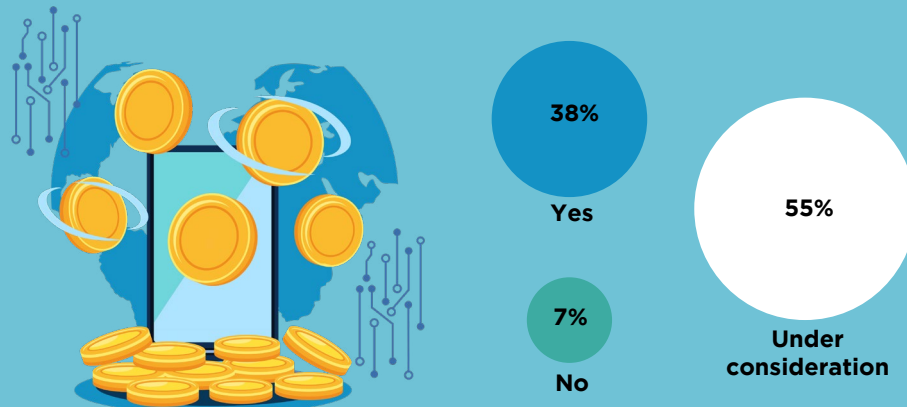
18

The framework provides for a power to sanction non-compliance

15

27 

CBDC - ARE YOU PLANNING THE DEVELOPMENT OF A CENTRAL BANK DIGITAL CURRENCY IN YOUR JURISDICTION?



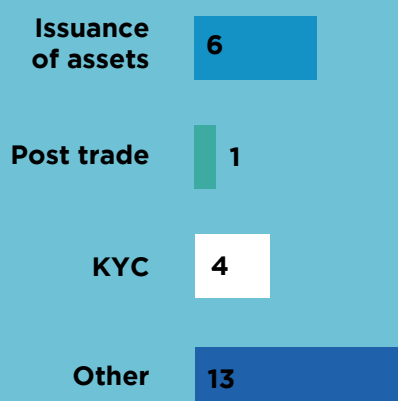
27 

DO YOU SEE A TREND OF CRYPTOASSETS BECOMING A SETTLEMENT ASSET?



27 

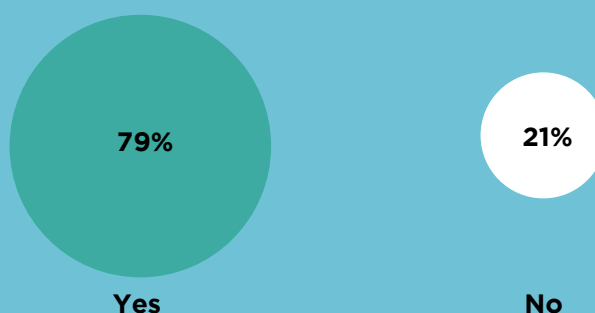
IN WHICH FINANCIAL SECTOR OR ACTIVITIES TOKENISATION IS OCCURRING IN YOUR COUNTRY? (MULTIPLE CHOICE POSSIBLE)



24 

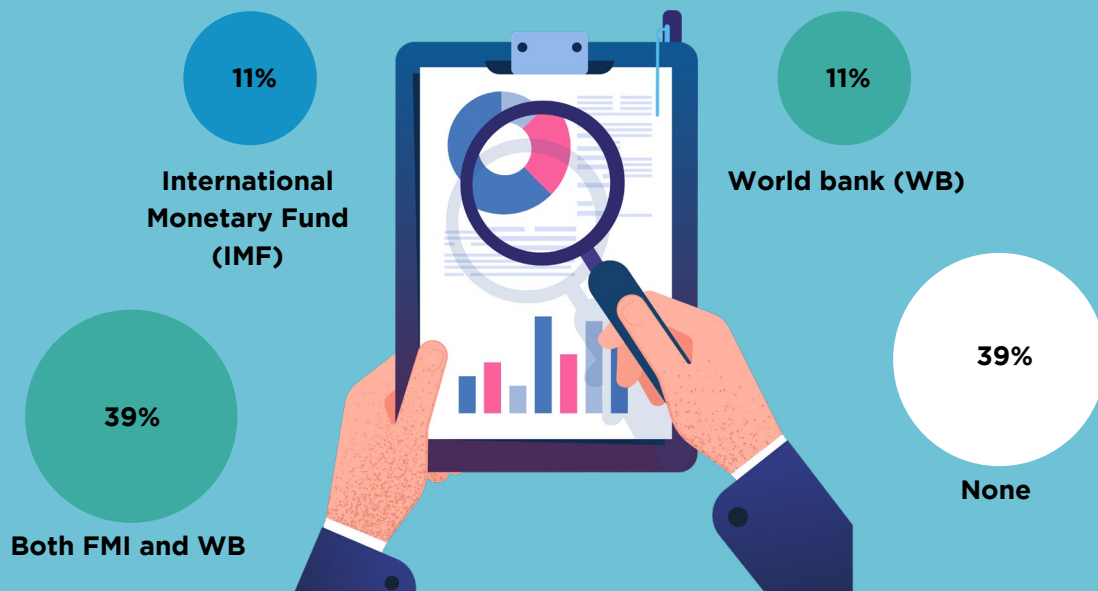
CROSS-BORDER PAYMENTS

HAVE YOU EVER HEARD ABOUT THE G20 ROADMAP FOR CROSS-BORDER PAYMENTS?



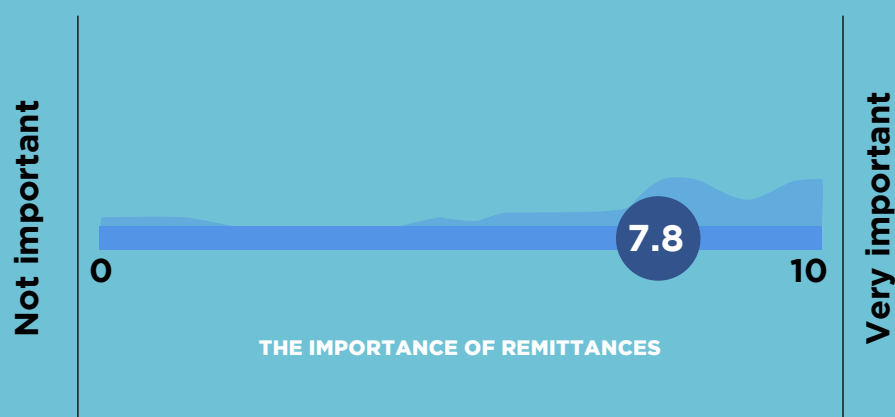
27 

ARE YOU AWARE OF THE OPPORTUNITIES FOR TECHNICAL ASSISTANCE TO IMPLEMENT THE RECOMMENDATIONS OF THE ROADMAP?



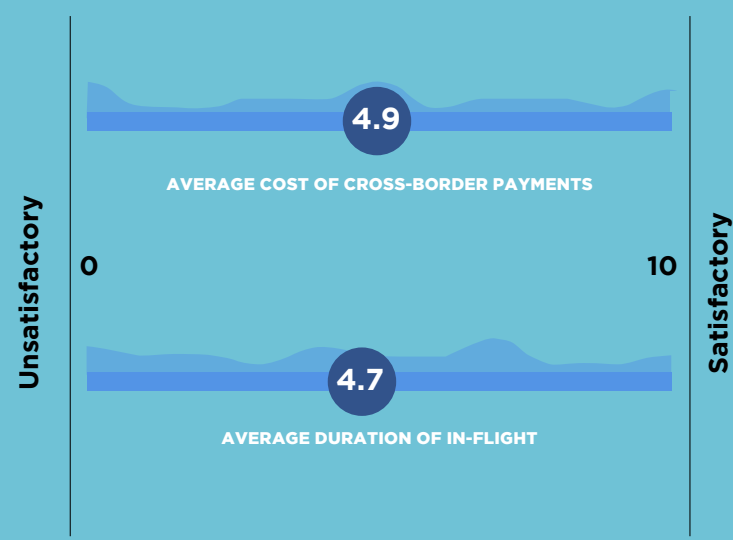
27 

THE IMPORTANCE OF REMITTANCES FOR YOUR COUNTRY



27 

HOW DO YOU FEEL ABOUT THE AVERAGE COST AND ABOUT THE AVERAGE DURATION OF IN-FLIGHT IN YOUR JURISDICTION?



27 

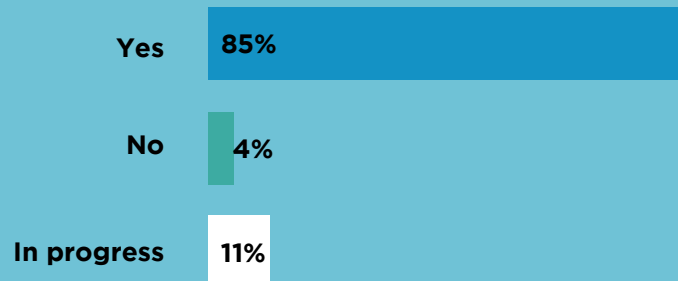
OPERATIONAL AND CYBER RESILIENCE

IS THERE REGULATION STRENGTHENING CYBERSECURITY IN YOUR JURISDICTION?



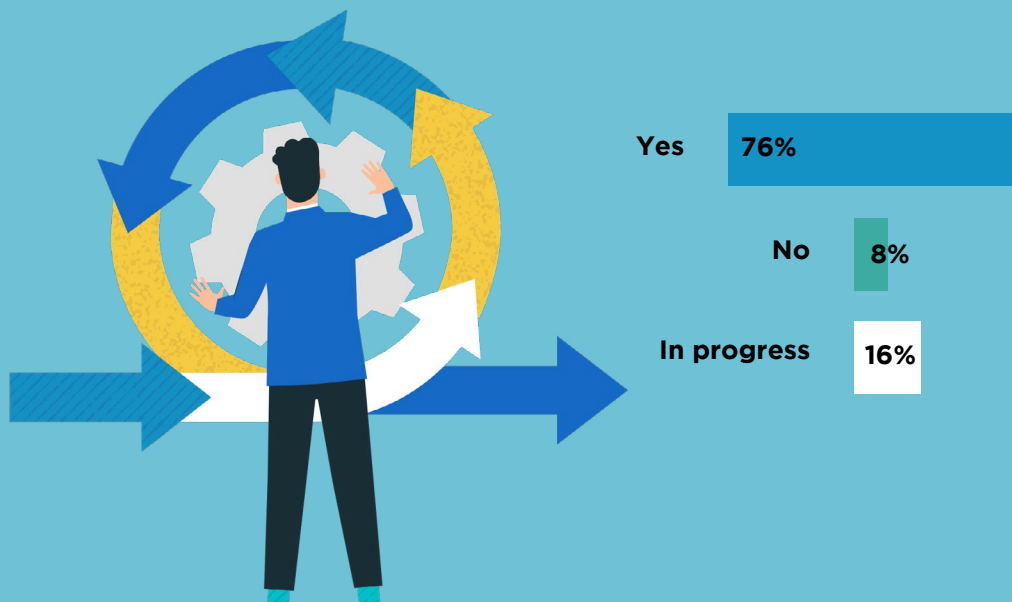
26 

IS CYBER RISK **SPECIFICALLY** MONITORED IN YOUR JURISDICTION?



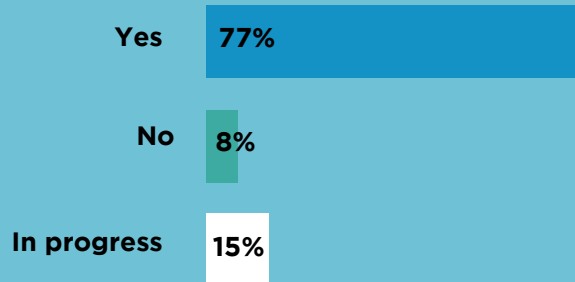
26 

ARE THERE **NON-CRISIS** INFORMATION-SHARING MECHANISMS?



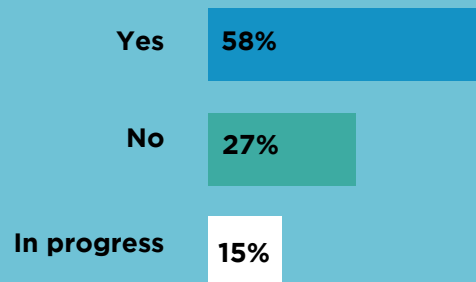
25 

ARE THERE MECHANISMS FOR INFORMATION SHARING/COORDINATION IN CRISIS?



26 

DO YOU ORGANISE CRISIS MANAGEMENT EXERCISES?

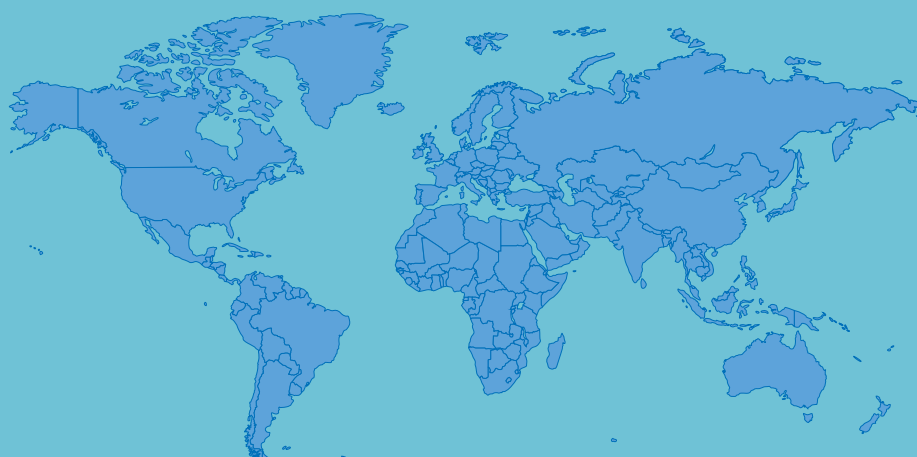


26 

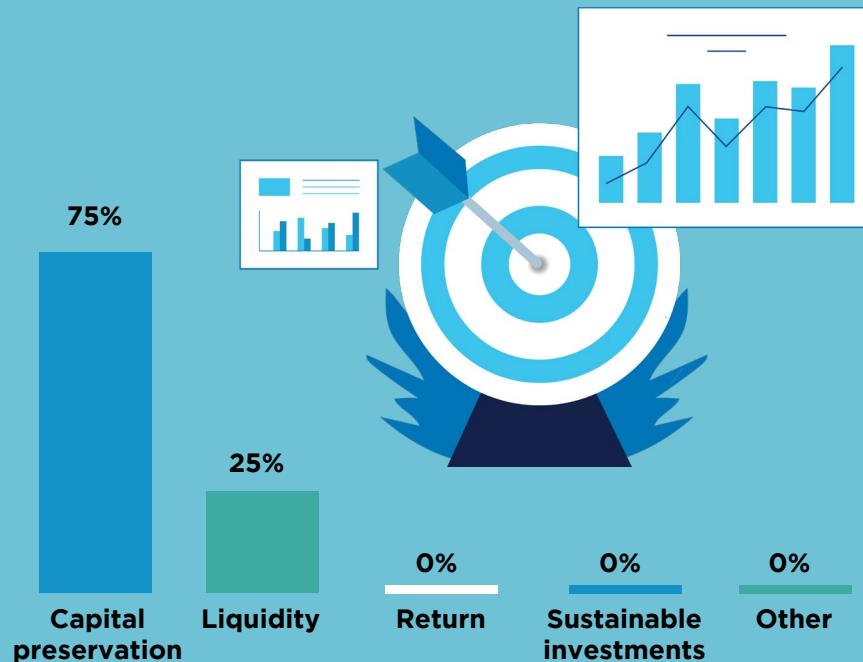


RESERVE MANAGEMENT

24 INSTITUTIONS FROM AFRICA, AMERICA, ASIA AND EUROPE



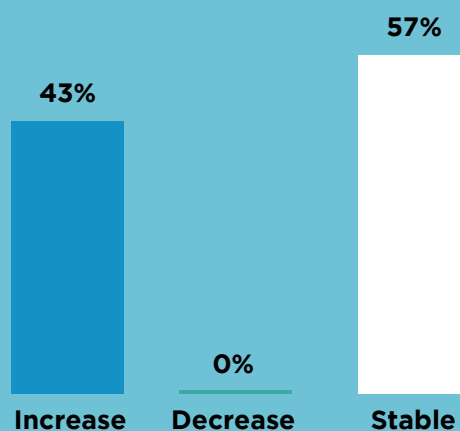
WHAT IS YOUR PRIMARY INVESTMENT OBJECTIVE?



24



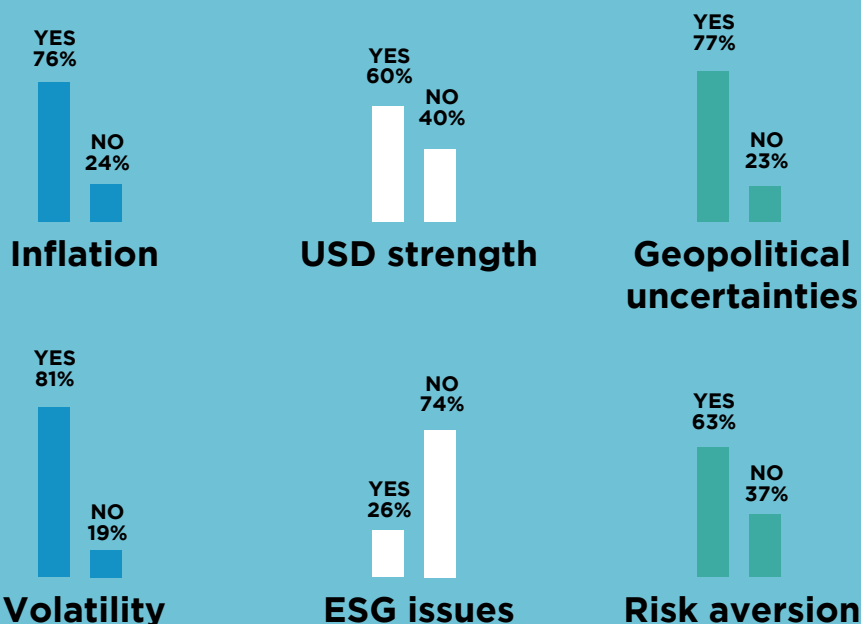
HOW DO YOU SEE YOUR FX RESERVES CHANGE IN 2025?



21



CURRENTLY, WHAT ARE THE MAIN CONCERNS AFFECTING YOUR RESERVE MANAGEMENT DECISIONS?



22 

HAVE THE RECENT GEOPOLITICAL DEVELOPMENTS AFFECTED YOUR SAA?



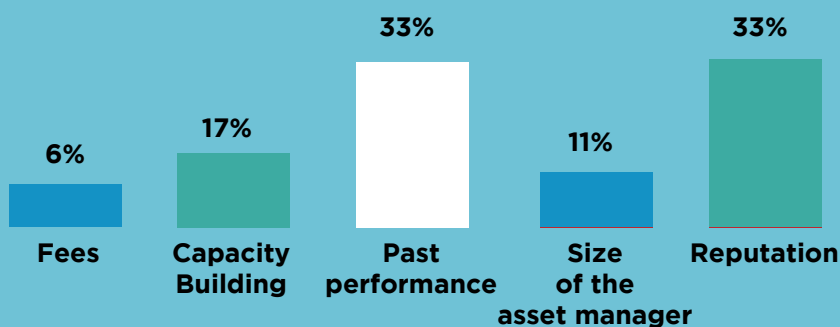
20 

WHAT PERCENTAGE OF YOUR FX RESERVE ARE CURRENTLY INVESTED WITH AN EXTERNAL MANAGER?



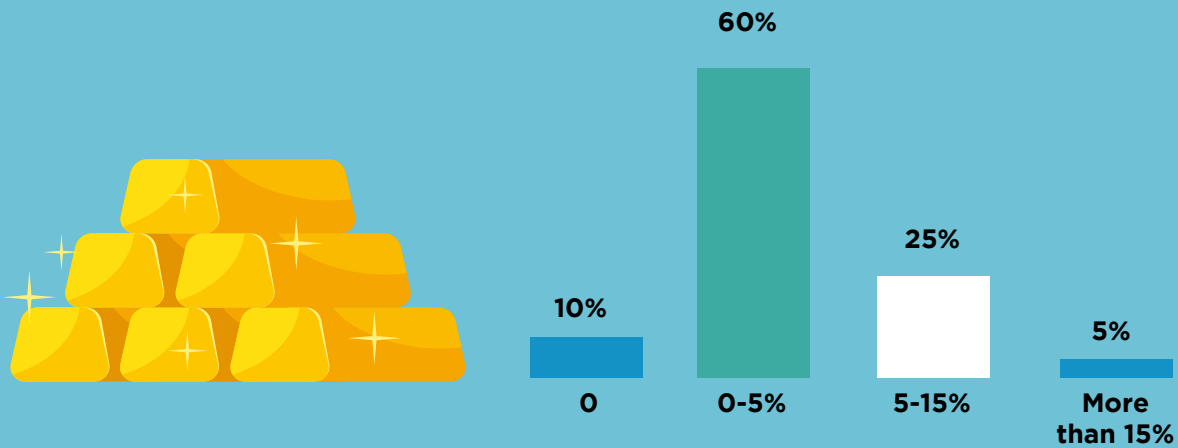
20 

WHAT ARE THE MOST IMPORTANT CRITERIAS WHEN SELECTING AN EXTERNAL MANAGER?



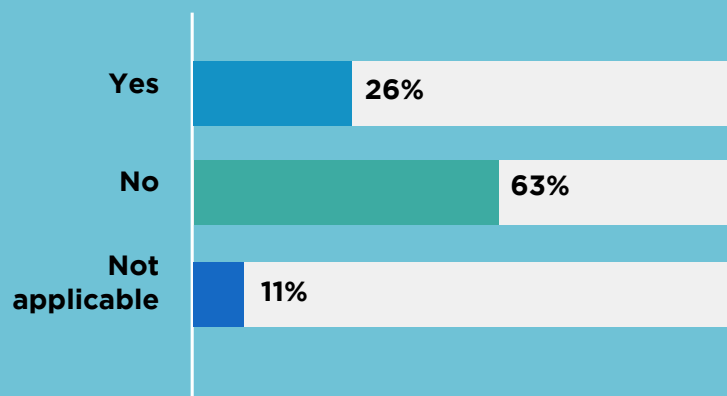
18 

WHAT PERCENTAGE OF YOUR RESERVE IS HELD IN GOLD?



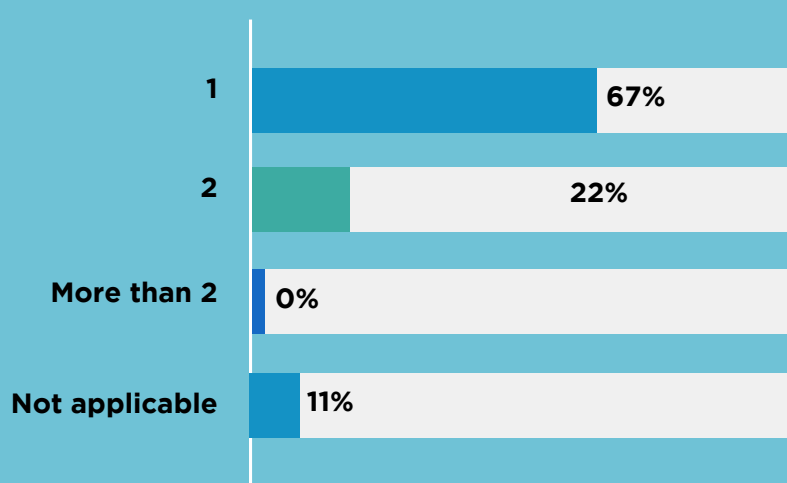
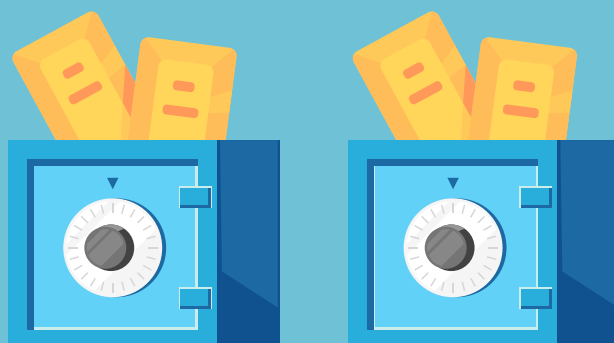
20 

DO YOU ACTIVELY MANAGE YOUR GOLD (THROUGH SWAPS, DEPOSITS,...)?



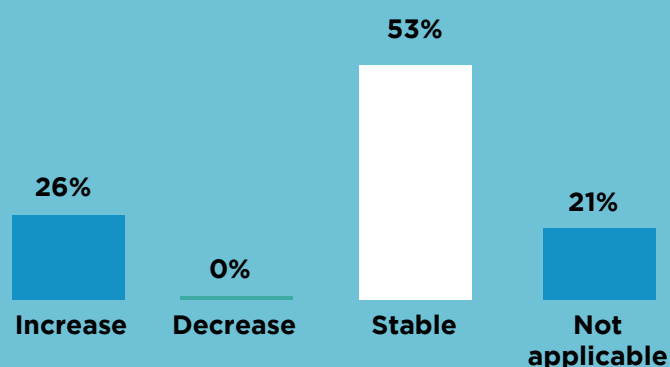
19 

IN HOW MANY DIFFERENT PLACES IS YOUR GOLD CUSTODIED?



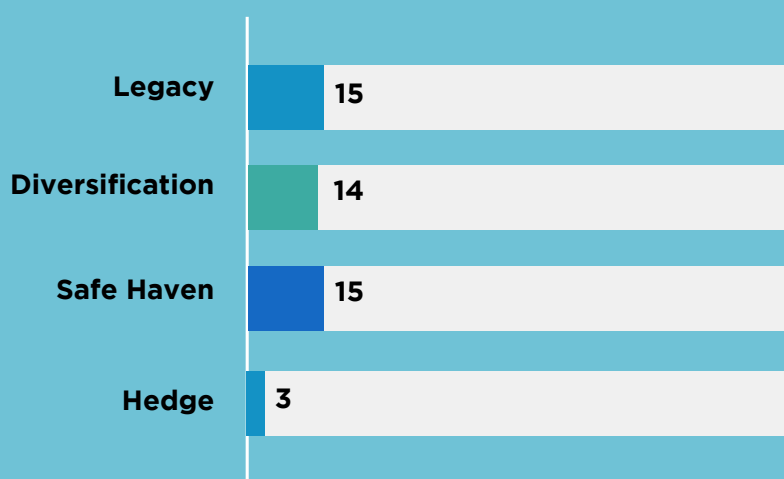
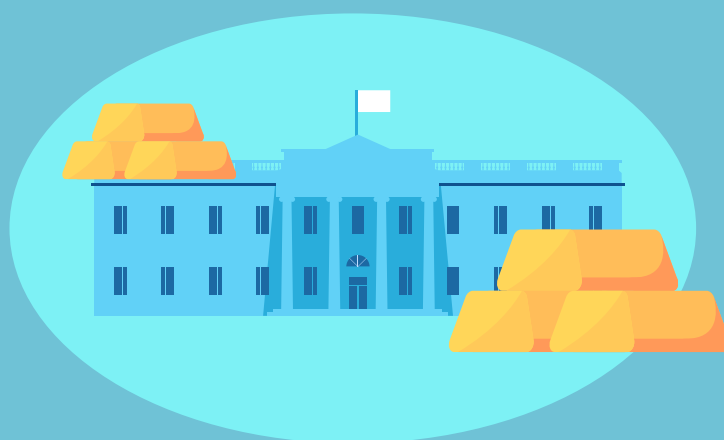
18 

DO YOU EXPECT YOUR GOLD ALLOCATION TO CHANGE WITHIN THE NEXT 12 MONTHS?



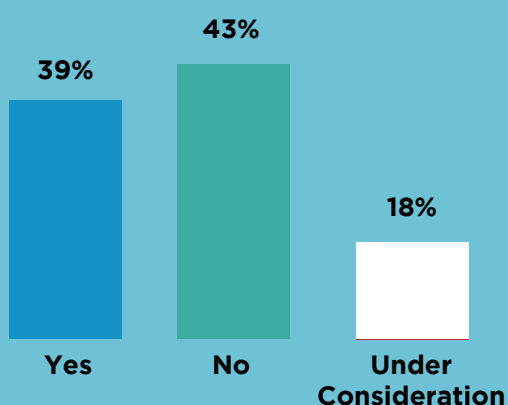
19 

WHY DOES YOUR INSTITUTION HOLD GOLD? MULTIPLE CHOICE POSSIBLE



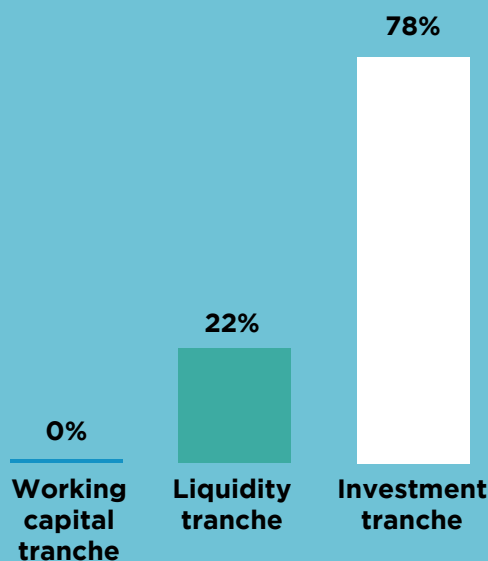
19 

ARE ESG CRITERIAS INCLUDED IN YOUR SAA?



23 

IF YES, WHICH TRANCHE DO ESG CRITERIAS TARGET?



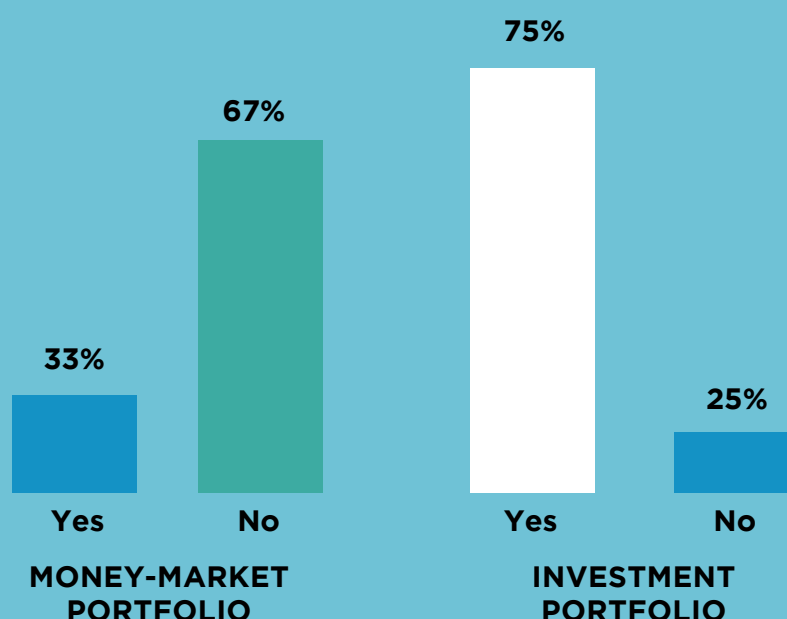
9 

IF NO/UNDER CONSIDERATION, DO YOU THINK ESG CRITERIAS WILL BE INCLUDED IN YOUR SAA WITHIN 3 YEARS?



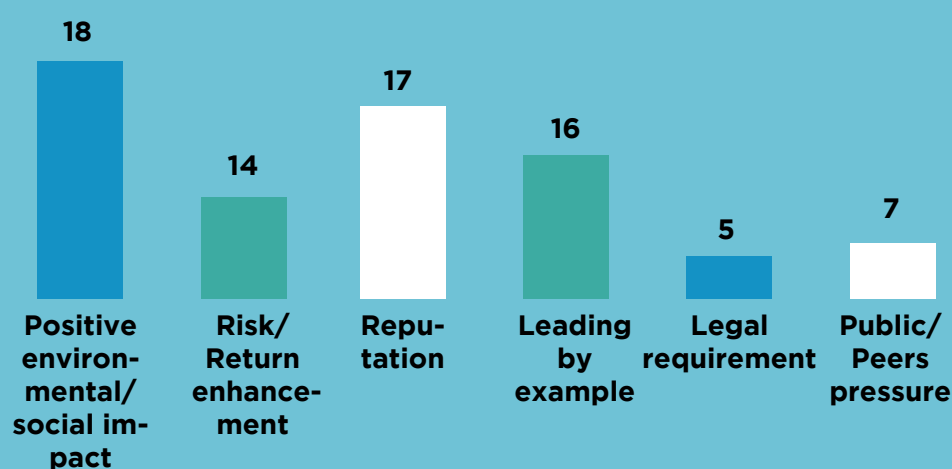
14 

DO YOU PLAN TO INCLUDE ESG CRITERIA FOR YOUR PORTFOLIOS?



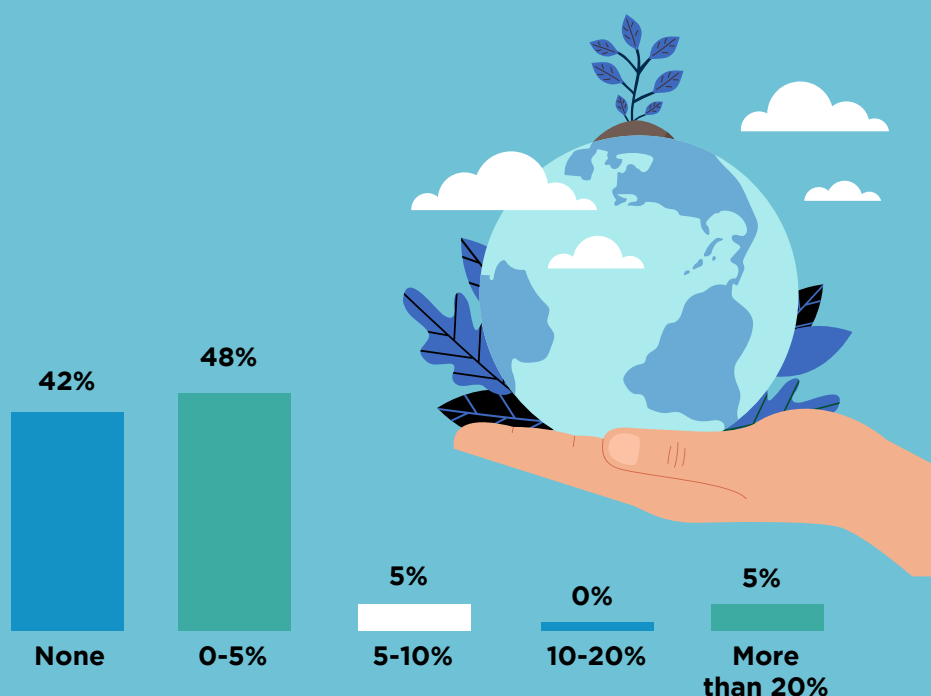
20 

MOTIVATING FACTORS TO INCLUDE ESG CRITERIAS / MULTIPLE CHOICE POSSIBLE



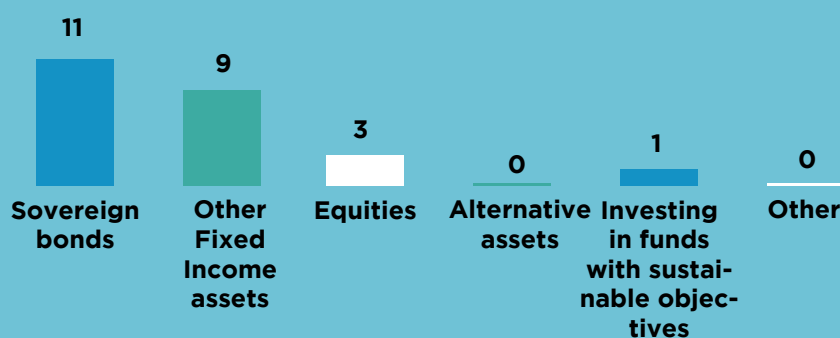
21 

WHAT SHARE OF YOUR RESERVES IS ALLOCATED TO GREEN-RELATED ASSETS?



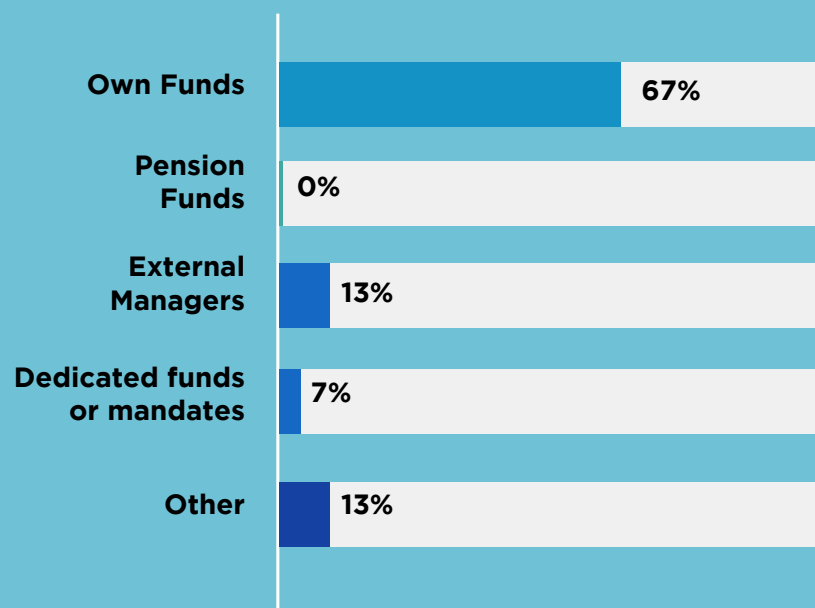
19 

WHAT TYPE OF ASSETS ARE TARGETED IN YOUR SUSTAINABLE INVESTMENTS? MULTIPLE CHOICE POSSIBLE



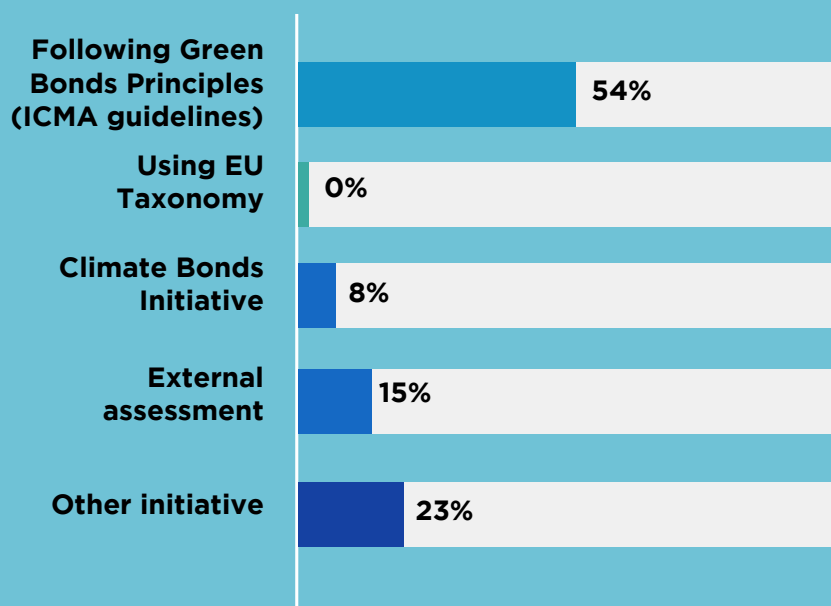
18 

HOW ARE YOUR ESG INVESTMENTS MANAGED?



15 

HOW DO YOU ADDRESS CONCERNS ON GREENWASHING?



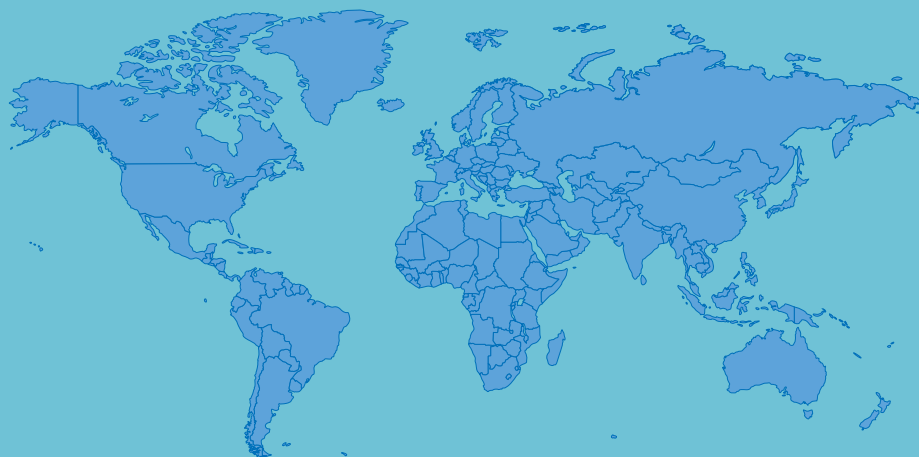
13 

FINANCIAL STABILITY AND PRUDENTIAL SUPERVISION

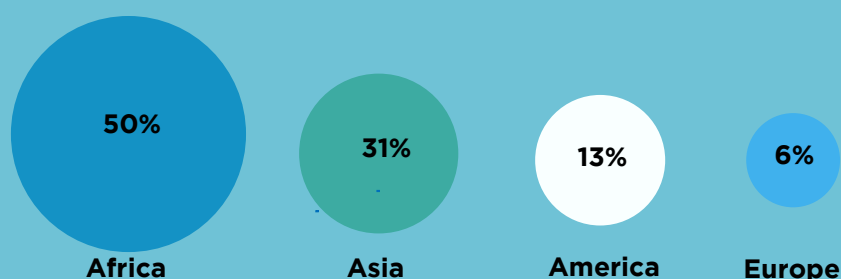




CONSUMERS PROTECTION, FINANCIAL EDUCATION AND INCLUSION



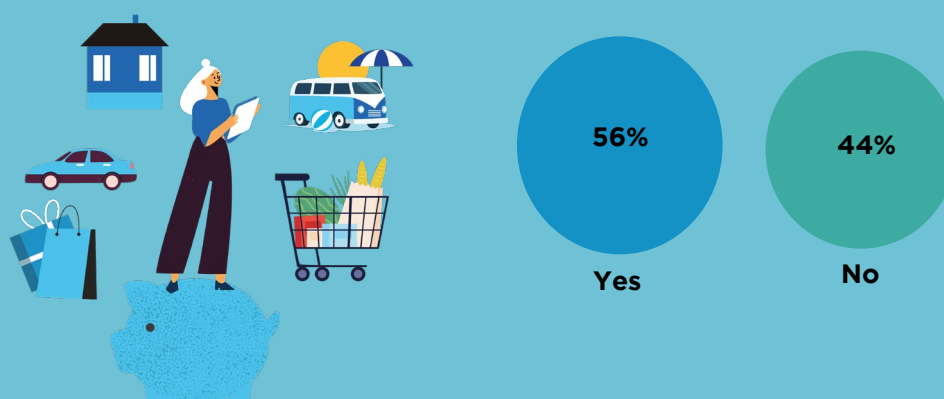
COULD YOU PLEASE INDICATE YOUR CONTINENT?:



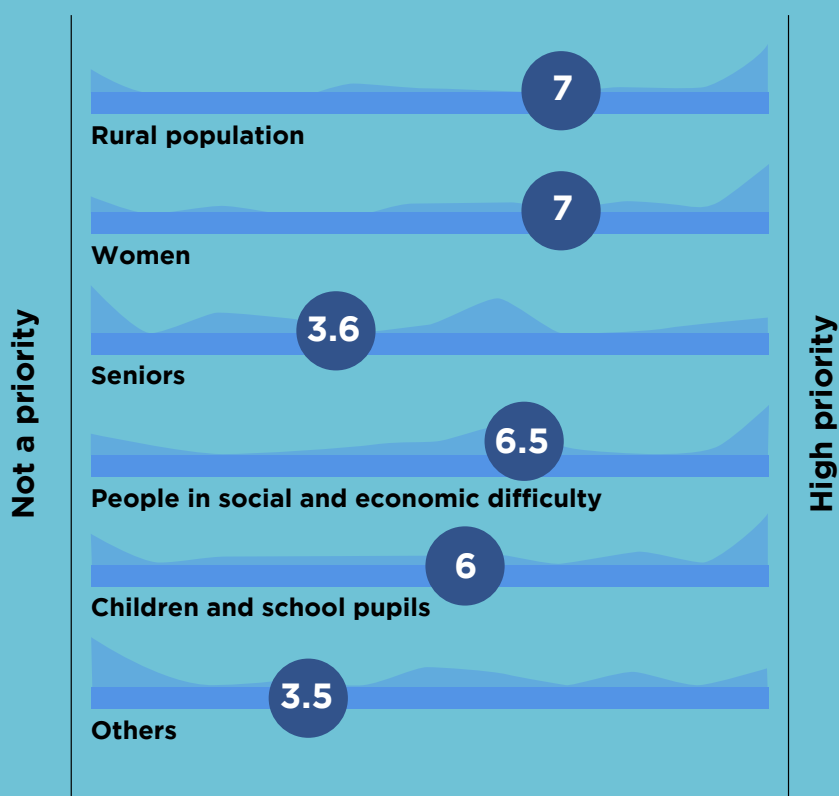
HAS YOUR COUNTRY ADOPTED A FINANCIAL EDUCATION STRATEGY AS ADVOCATED BY THE OECD?



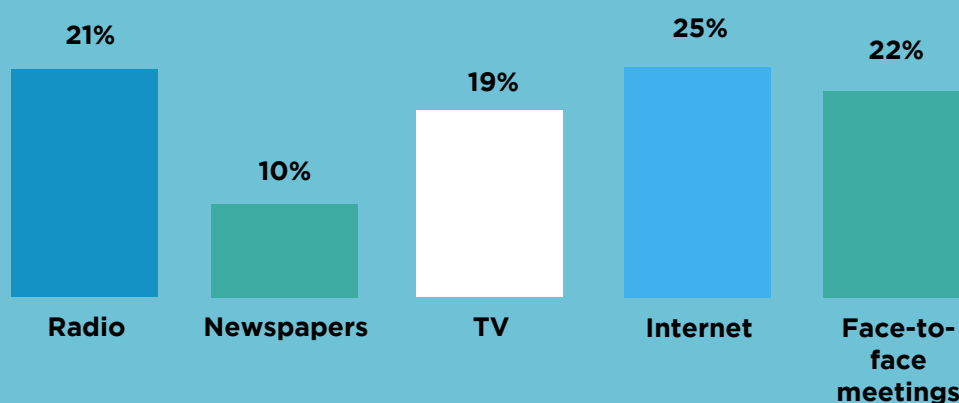
HAS YOUR COUNTRY ADOPTED A SPECIFIC DIGITAL FINANCIAL LITERACY STRATEGY?



WHAT ARE THE MAIN VULNERABLE POPULATIONS THAT YOUR FINANCIAL EDUCATION AND INCLUSION POLICIES SEEK TO PROTECT AND PROMOTE? ON A SCALE OF 1 TO 10 ; 0= NOT A PRIORITY, 10= HIGH PRIORITY



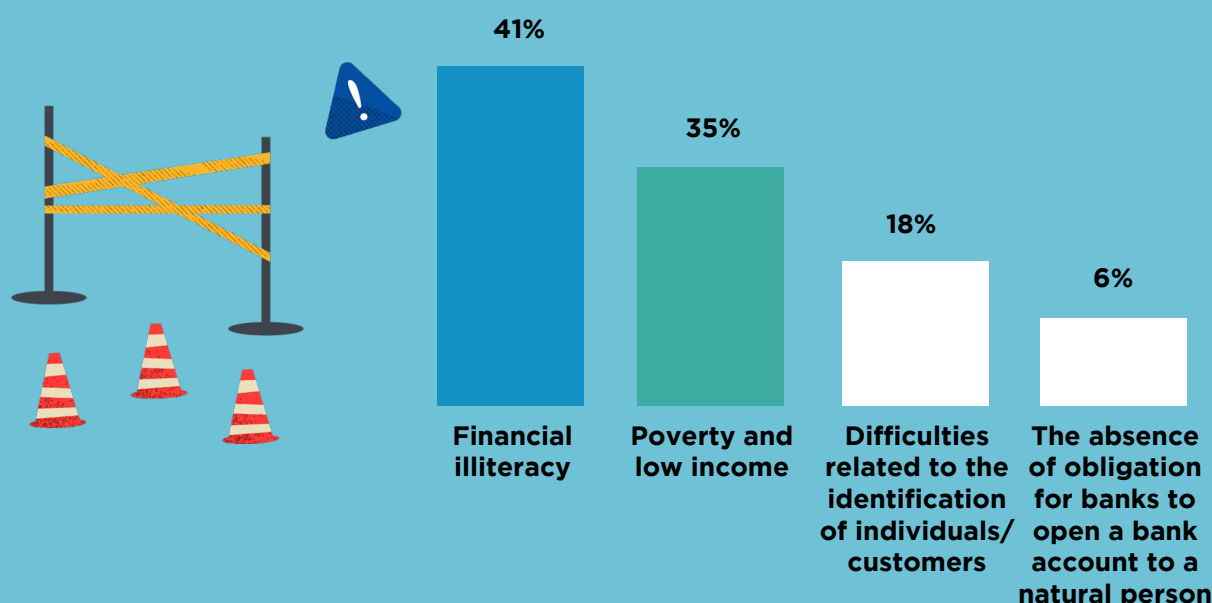
WHAT CHANNELS ARE USED TO DISSEMINATE FINANCIAL EDUCATION IN YOUR COUNTRY?



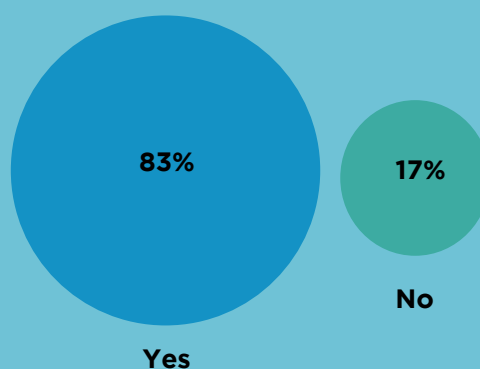
DOES YOUR COUNTRY HAVE A PROCESS IN PLACE TO ASSESS THE IMPACT OF FINANCIAL EDUCATION ACTIONS ON THE LEVEL OF FINANCIAL LITERACY OF THE POPULATION?:



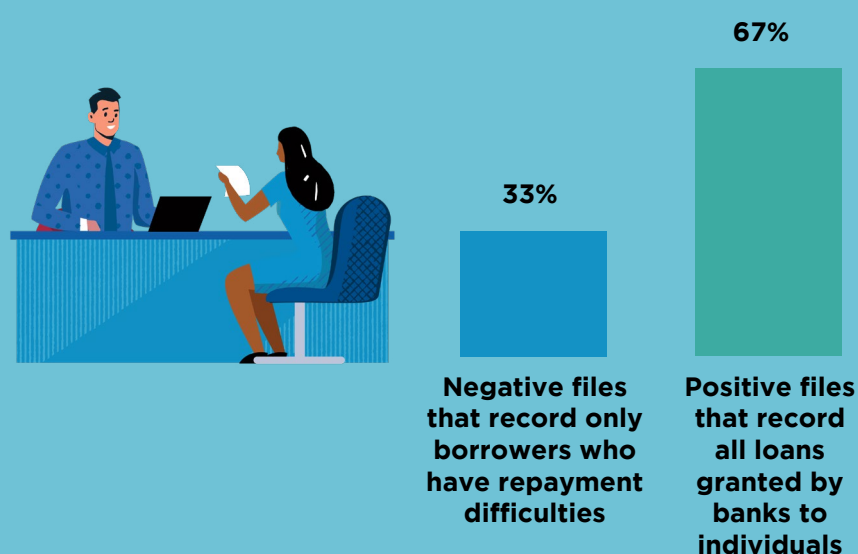
WHAT ARE THE TWO MAIN OBSTACLES TO ACCESS TO BASIC BANKING SERVICES IN YOUR COUNTRY?:



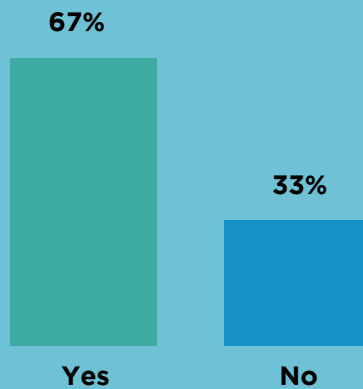
ARE THERE ANY DATABASES OF INDIVIDUAL LOANS IN YOUR COUNTRY?:



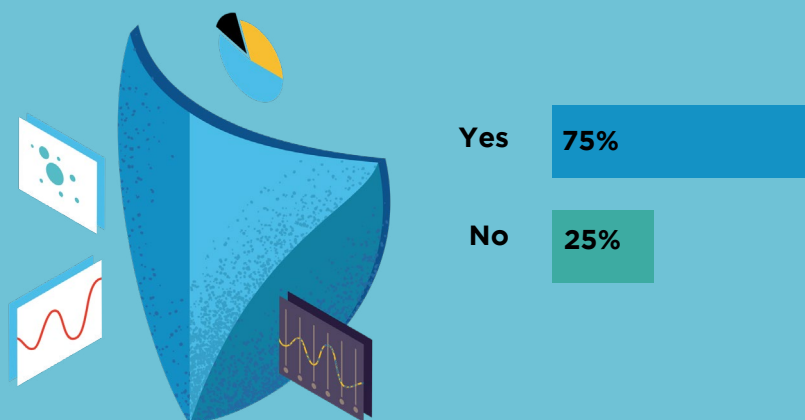
WHAT TYPE OF CREDIT FILES/CREDIT BUREAU ARE THERE IN YOUR COUNTRY?:



WOULD IT BE GOOD TO CREATE A RIGHT TO A BANK ACCOUNT IN YOUR COUNTRY ? (PUBLIC BODY CAN FORCE A COMMERCIAL BANK TO OPEN A BANK ACCOUNT FOR SOMEONE):



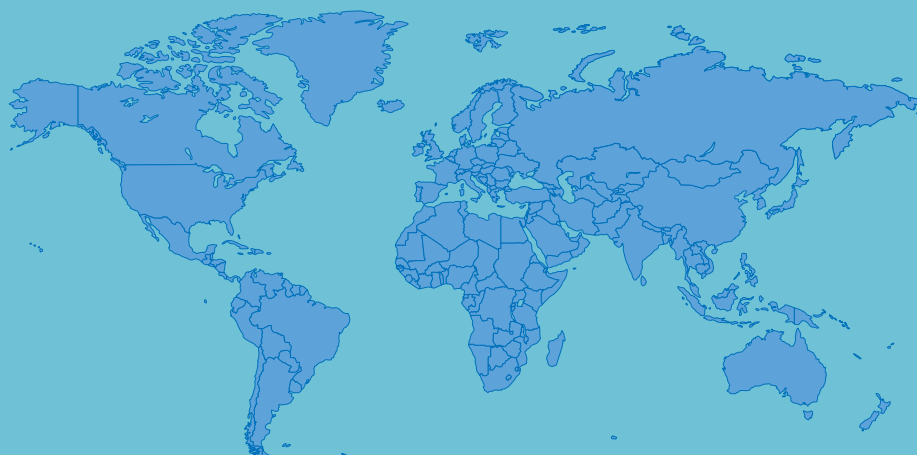
HAS YOUR CENTRAL BANK A LEGAL MISSION OF FINANCIAL SERVICES CONSUMERS' PROTECTION?



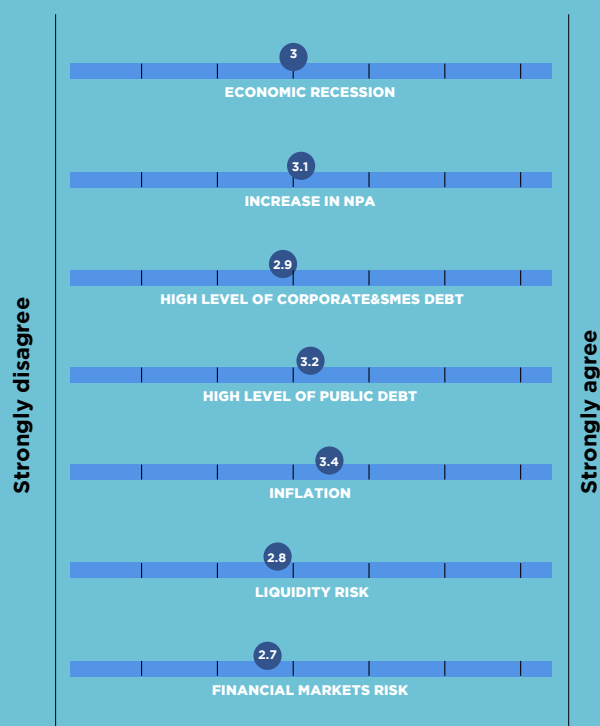


FINANCIAL STABILITY AND MACROPRUDENTIAL POLICIES

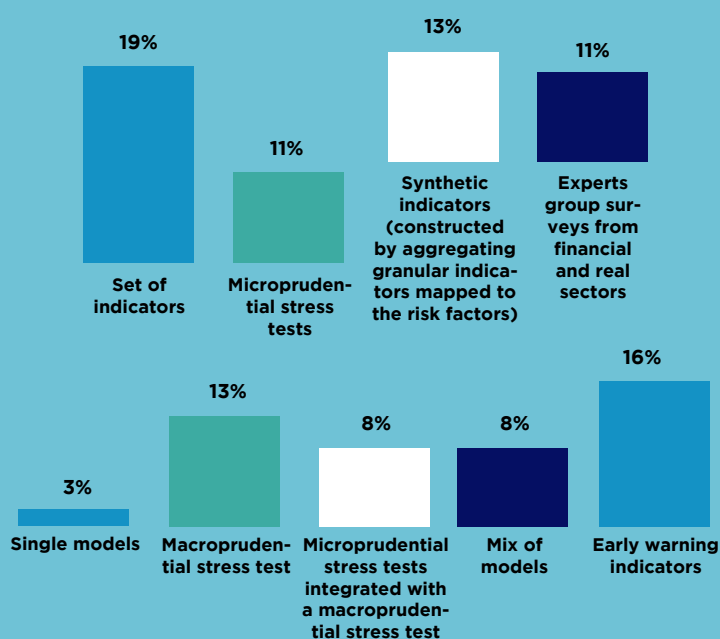
ARMENIA, ANGOLA, BULGARIA, THE DEMOCRATIC REPUBLIC OF CONGO, CURAÇAO
ETHIOPIA, UNITED KINGDOM, GEORGIA, GHANA, INDONESIA, JORDAN, CAMBODIA
SOUTH KOREA, KUWAIT, MOROCCO, MONGOLIA, MAURITANIA, NEPAL, PHILIPPINES
SAUDI ARABIA, SWAZILAND, THAILAND, TUNISIA, UGANDA, UNITED ARAB EMIRATES



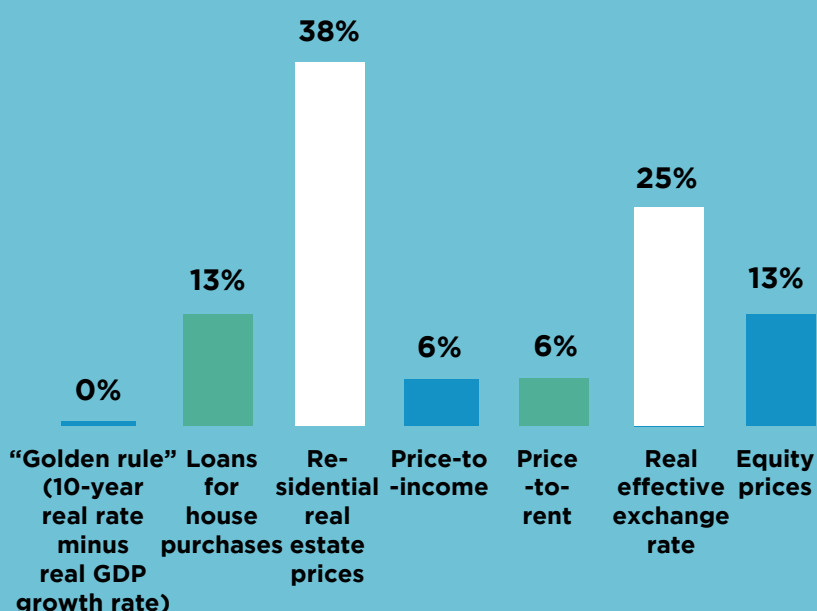
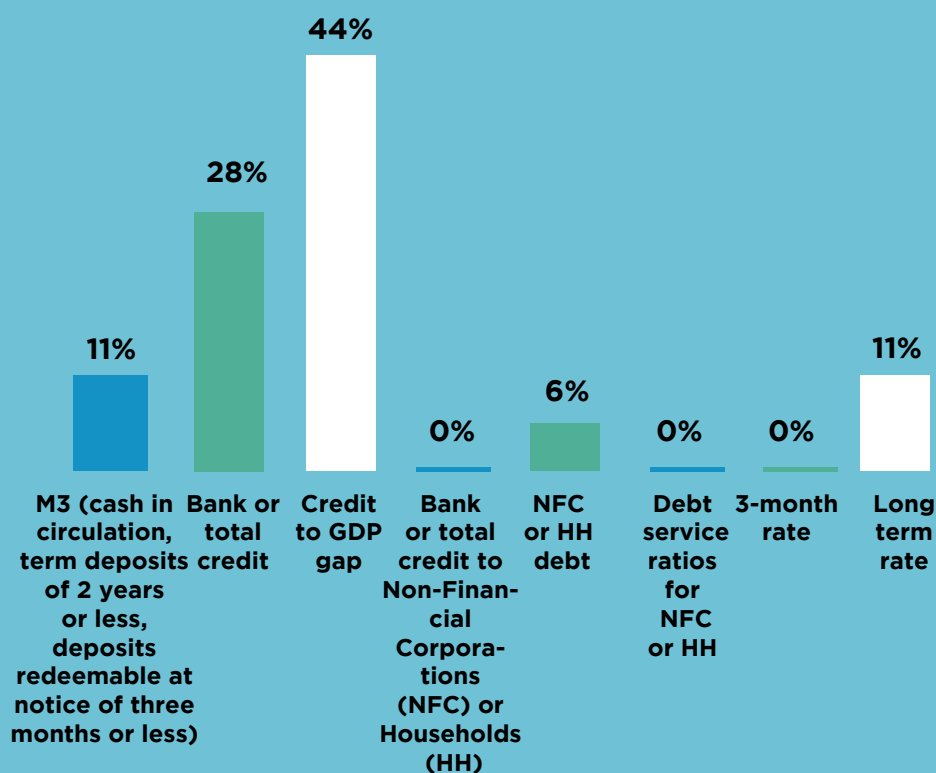
WHAT ARE THE MAIN RISK FACTORS IN YOUR JURISDICTION?



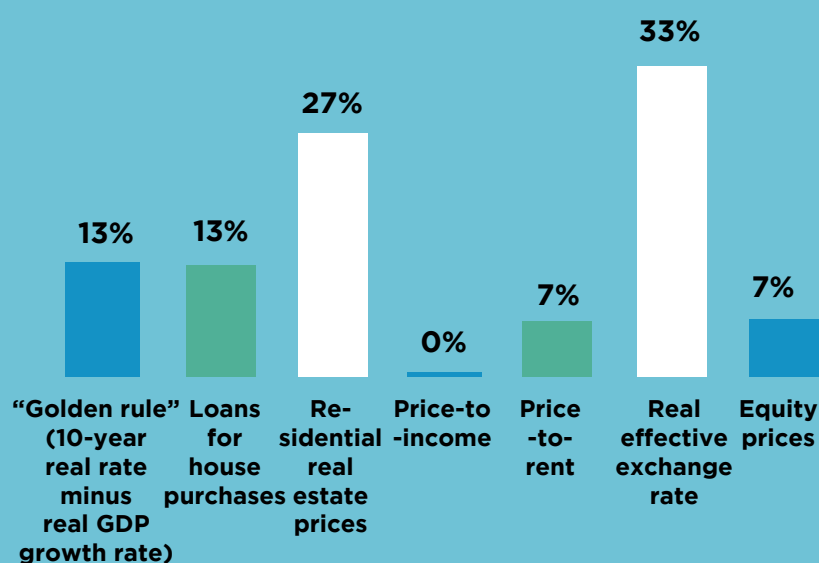
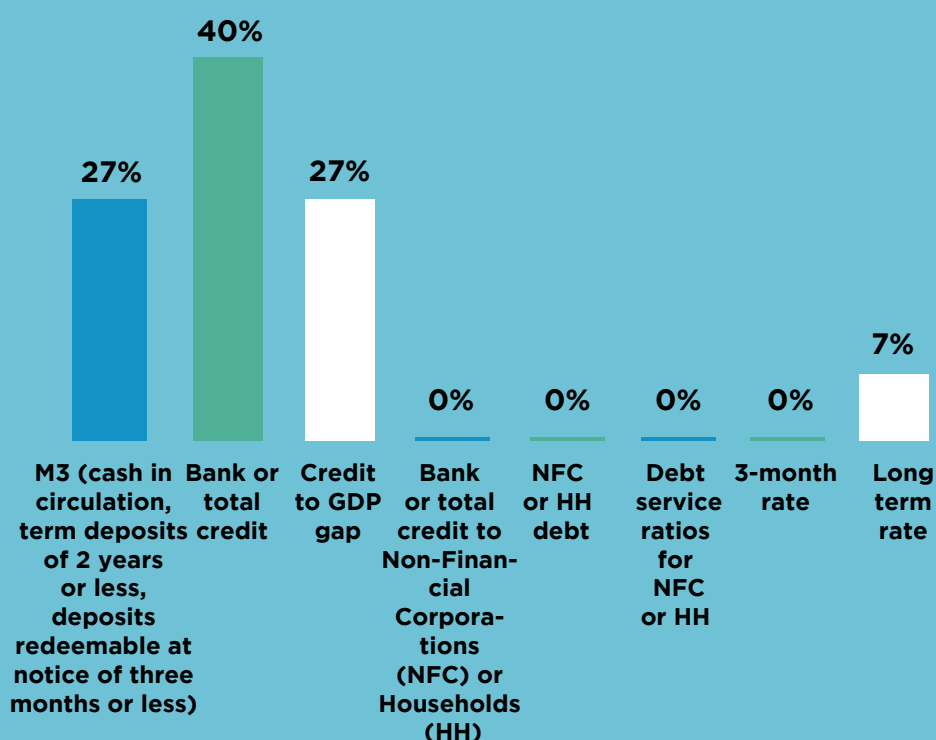
HOW DO YOU MONITOR MACRO-FINANCIAL CONDITIONS ?



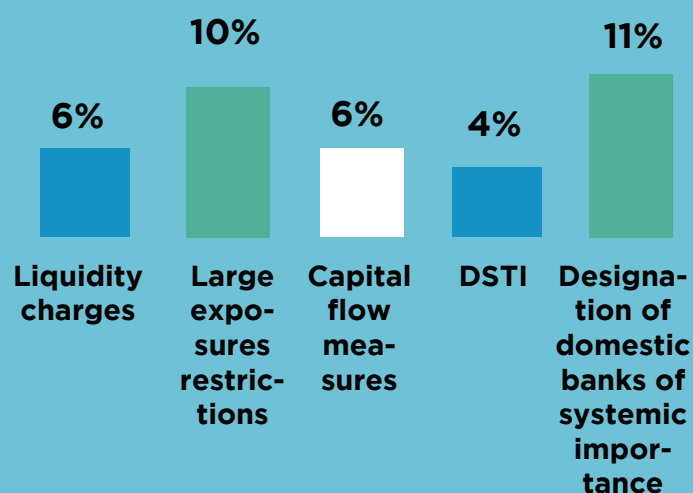
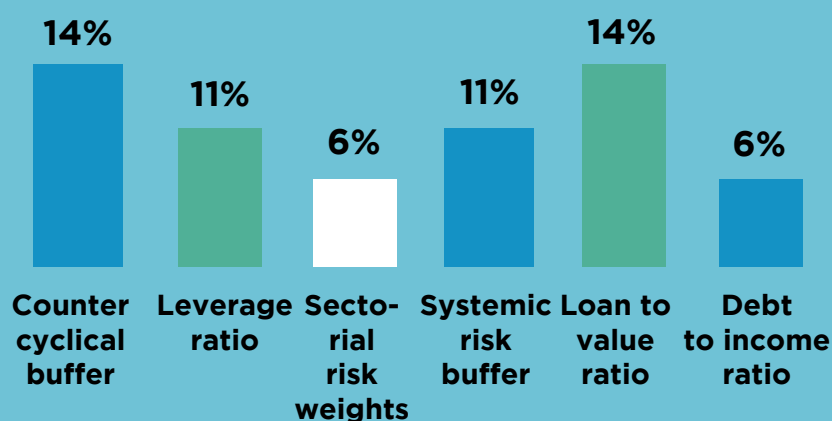
AMONG THE FOLLOWING INDICATORS, WHICH ONES ARE AVAILABLE AT A QUATERLY FREQUENCY? :



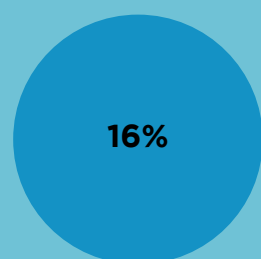
FOR THE FOLLOWING INDICATORS, WHICH ONES ARE AVAILABLE ON A LONG ENOUGH SAMPLE (SINCE 2000)? :



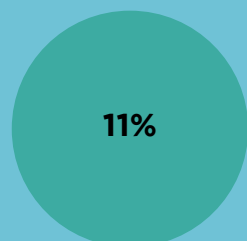
HAVE YOU ADOPTED IN YOUR NATIONAL LAWS AND DETAILED REGULATIONS, THE FOLLOWING TOOLS:



WHICH INSTRUMENTS HAVE BEEN ACTIVATED IN YOUR COUNTRY SO FAR?



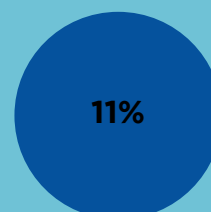
**Counter cyclical
buffer**



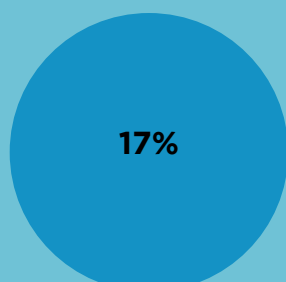
Leverage ratio



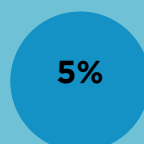
**Sectorial risk
weights**



**Systemic
risk buffer**



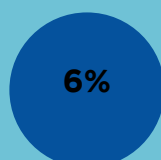
**Loan to value
ratio**



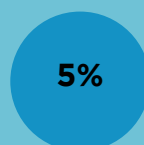
**Debt to income
ratio**



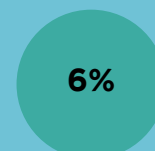
Liquidity charges



**Large exposures
restrictions**



**Capital flow
measures**



DSTI

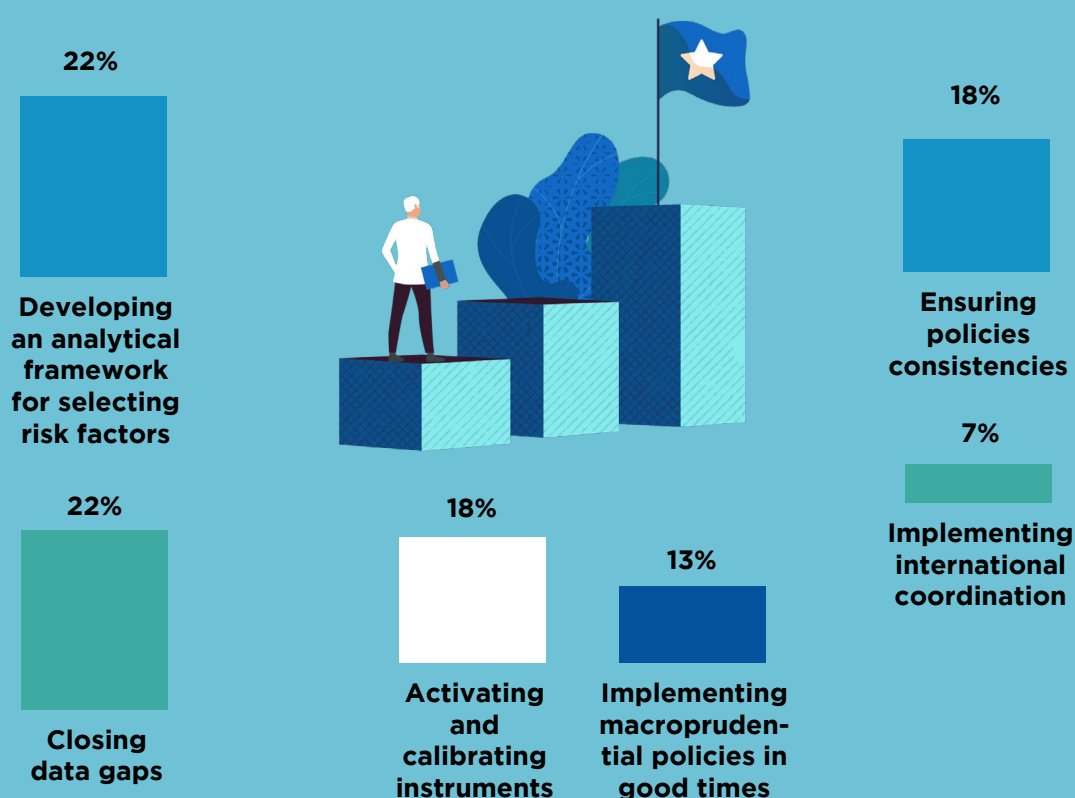


**Application of own
funds requirements to
domestic banks of systemic
importance**

REPORTS AND COMMUNICATION:



WHAT ARE THE MAIN CHALLENGES GOING FORWARD REGARDING YOUR MACROPRUDENTIAL POLICIES?





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 raining 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 1 hour and a half 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

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 in a face to face seminar 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.

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. Participants from central banks of middle-income and industrialised countries. Banque de France does not cover accommodations costs.
- 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).
- 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 on the application platform. The accommodation cost average?
- 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 twinroom, 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. (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.

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.



Lisa Gervasoni

recently joined the IBFI team, where she is 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 and climate risk management. With over 10 years' experience at the Banque de France, she has held various positions in the Directorate General for Economic Affairs and International Relations, in the BDF's subsidiary dedicated to Overseas, in the Financial Education Directorate and in the Governor's Office (Head of Protocol).



Stéphane Gourdet

recently joined the 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 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).



Luwana Schall

recently joined the IBFI team, where she is in charge of seminars and technical assistance in the field of macroeconomics and statistics. Prior to joining IBFI Luwana worked for five years as a project manager within Banque de France's CSR unit where she was involved in defining and implementing the Bank's CSR strategy across multiple business units. And prior to that she worked as an international accounting policy expert in banking supervision for the Autorité de Contrôle Prudentiel et de Résolution. Before joining the Bank she worked as a consultant for PwC.

IBFI TEAM



Photographie : Yann Deljardin

Top row (left to right): Thierry Demoulin, Elise Sedogbo-Byll, Anselme Imbert, Dany Ould, Lisa Gervasoni, Philippe Vignau, Fabrice Zancan

Bottom row (left to right): Luwana Schall, Dorian Moreau, Gwenaëlle Sylvestre-Paco, Jean-Luc Quemard, Fabienne Bloch, Stéphane Gourdet, Dora Zekri



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15 December 2024