

AN INSTITUTION OF THE FRENCH REPUBLIC

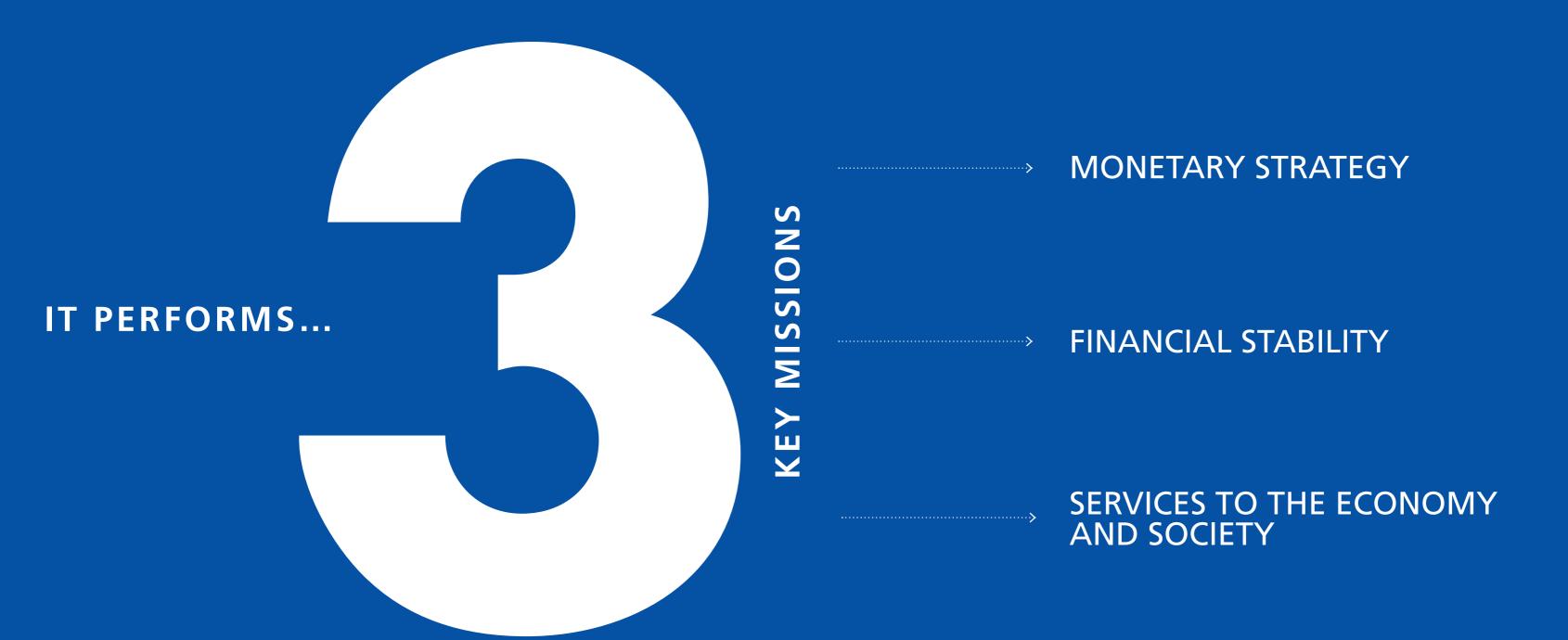
A NATIONAL CENTRAL BANK

A FORWARD-LOOKING INSTITUTION

PRESENT IN FRANCE, EUROPE AND INTERNATIONALLY

THE BANQUE DE FRANCE IS...







MORE THAN TWO CENTURIES OF HISTORY...

1800

Creation by Napoléon Bonaparte

1990

With the adoption of the NeiertzLaw of 31 December 1989, the Banque de France makes fighting overindebtedness one of its missions 2002

Changeover to the euro and introduction of the first euro banknotes

2022

At the "Rencontres nationales de la politique monétaire 2022" held at the Banque de France head office, the Governor and several experts answer questions from the French public on monetary policy and inflation

1803

Exclusive right to issue banknotes

1945

Nationalisation

1993

The Banque de France becomes independent

2016

The Banque de France
Is appointed national steering
body for France's financial
education strategy (EDUCFI)

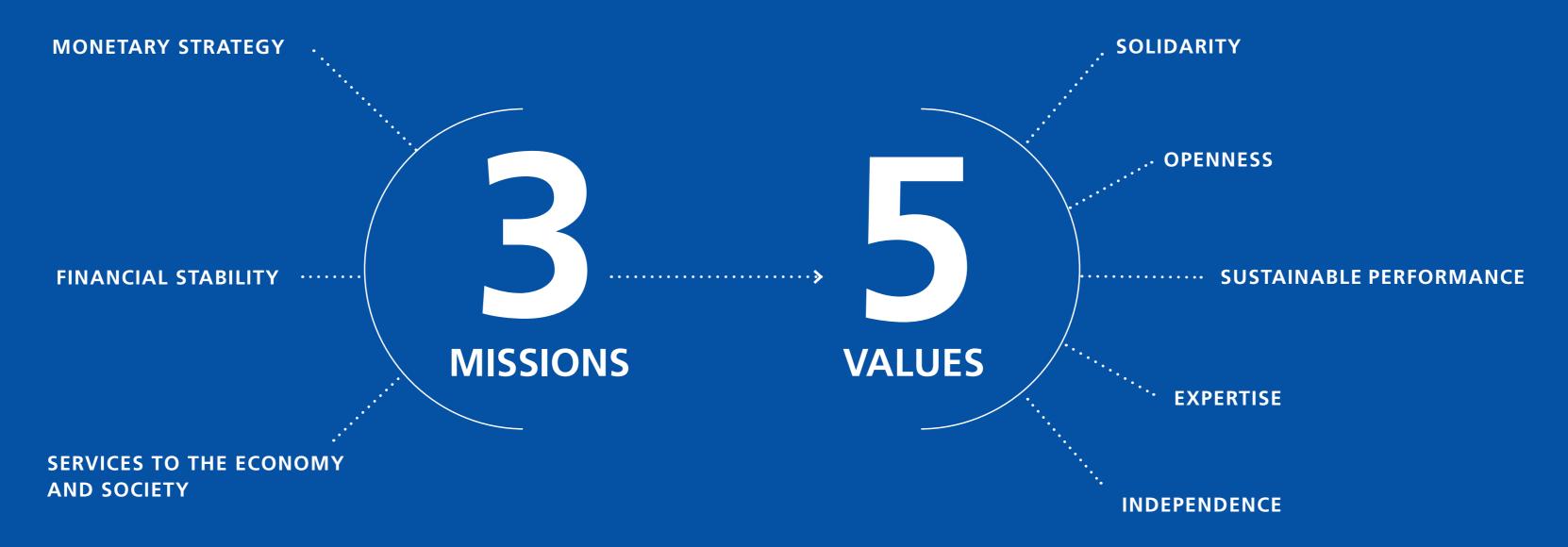
2024

Ground broken on the construction of the Banque de France's new printing works at Vic-le-Comte



THE BANQUE DE FRANCE IN 2024...

95 permanent sites
8,813 full-time equivalent employees





MONETARY STRATEGY

OUR MISSIONS

→ PRESERVING A MAJOR PUBLIC ASSET – A STABLE CURRENCY

- helping to formulate the monetary policy decided at ECB Governing Council meetings
- implementing monetary policy decisions
- analysing statistics and preparing economic forecasts to inform decision-making

→ MAINTAINING PUBLIC CONFIDENCE IN THE CURRENCY IN ALL ITS FORMS

- printing Europa series banknotes, which boast innovative security features
- putting banknotes into circulation and maintaining banknote and coin quality
- ensuring security and innovation for all payment instruments
- maintaining central bank money as the cornerstone of the payment system

→ CONSOLIDATING OUR ROLE AS THE CENTRAL BANK FOR MARKETS

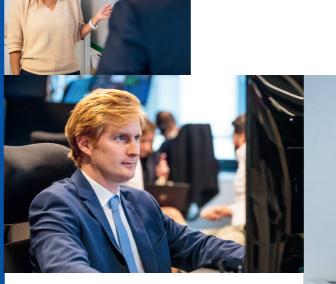
- managing France's foreign exchange reserves
- contributing to the smooth functioning of the Paris financial centre's capital markets





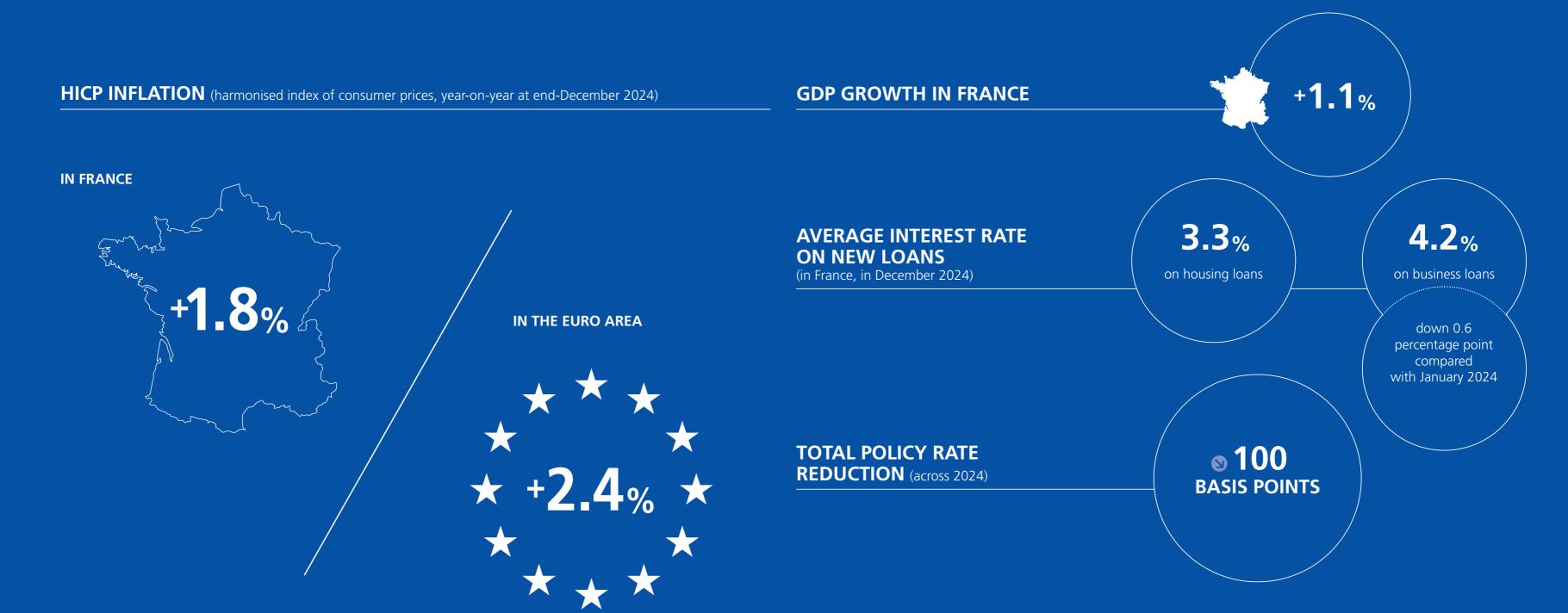








MONETARY STRATEGY 2024 IN FIGURES





FINANCIAL STABILITY

OUR MISSIONS

- → GUARANTEEING THE RESILIENCE AND INTEGRITY OF FINANCIAL SECTOR PLAYERS
- prudential oversight of banks and insurers
- supervision of best business practice and protection of customers' interests
- fight against money laundering and terrorist financing
- → ANTICIPATING AND PREVENTING RISKS OF FINANCIAL SYSTEM IMPAIRMENT
- assessment of new risks
- prevention of systemic risks
- contribution to regulatory changes
- → ENSURING THE SECURITY OF MARKET INFRASTRUCTURES AND PAYMENT SYSTEMS
- oversight of market and payment infrastructures
- management of systemically important systems









FINANCIAL STABILITY 2024 IN FIGURES

ON-SITE INSPECTIONS

180

of insurers and banks

(excluding Single
Supervisory Mechanism
– SSM – inspections)
and their business
practices

34

on behalf of the ECB (as part of the SSM)

SOLVENCY RATIO

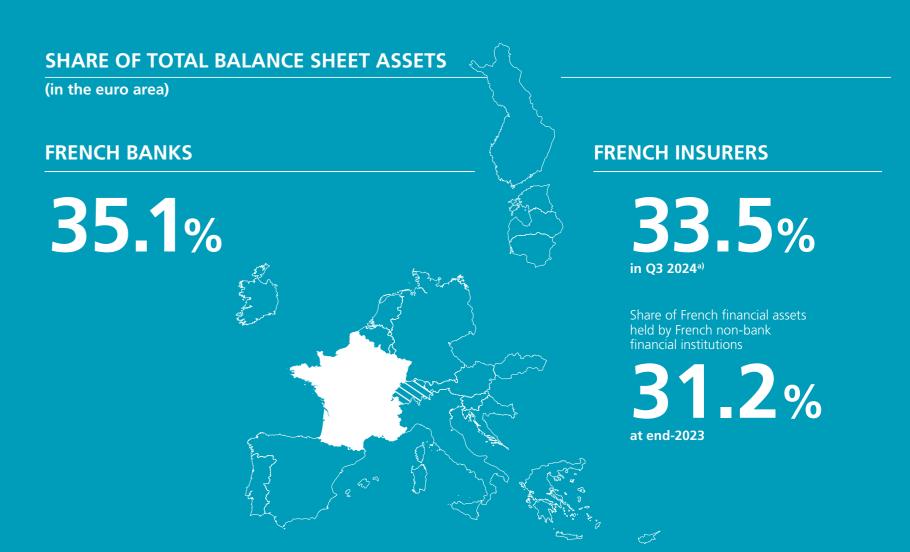
(Common Equity Tier 1) of the six main French banking groups

15.4%

AVERAGE SOLVENCY CAPITAL REQUIREMENT COVERAGE RATIO

for supervised insurers

238.5%







SERVICES TO THE ECONOMY AND SOCIETY

OUR MISSIONS

- → SUPPORTING AND GUIDING BUSINESSES, PARTICULARLY THE SMALLEST
 - support for VSEs and SMEs
 - credit mediation
- → SERVING INDIVIDUALS, PARTICULARLY THE MOST VULNERABLE
 - help with overindebtedness and the right to a bank account
- maintenance of registers,
- → PROMOTING UNDERSTANDING OF THE ECONOMY AND BETTER MANAGEMENT OF PERSONAL FINANCES
 - implementation of France's financial education strategy, of which the Banque de France is the national steering body
 - participation in major initiatives and partnerships, particularly with the Ministry for Education and Youth
- → PROVIDING FINANCIAL SERVICES TO THE STATE
 - management of the French reasury's bank account
 - management of government debt auctions









BANQUE DE FRANCE











SERVICES TO THE ECONOMY AND SOCIETY 2024 IN FIGURES

HOUSEHOLD DEBT COMMISSIONS

134,803

applications submitted

8,126

REQUESTS FOR ASSISTANCE SUBMITTED TO OUR

102

VSE/SME correspondents

29295

BANK ACCOUNTS OPENED
AT THE BANQUE DE FRANCE'S
BEHEST UNDER THE RIGHT
TO A BANK ACCOUNT PROCEDURE

318,000

non-financial corporations (mainly SMEs) assigned a Banque de France rating

5,797

jobs saved at 690 companies thanks to Credit Mediation 131,872

people provided with financial literacy training (EDUCFI)

visitors to the Citéco museum

101,487

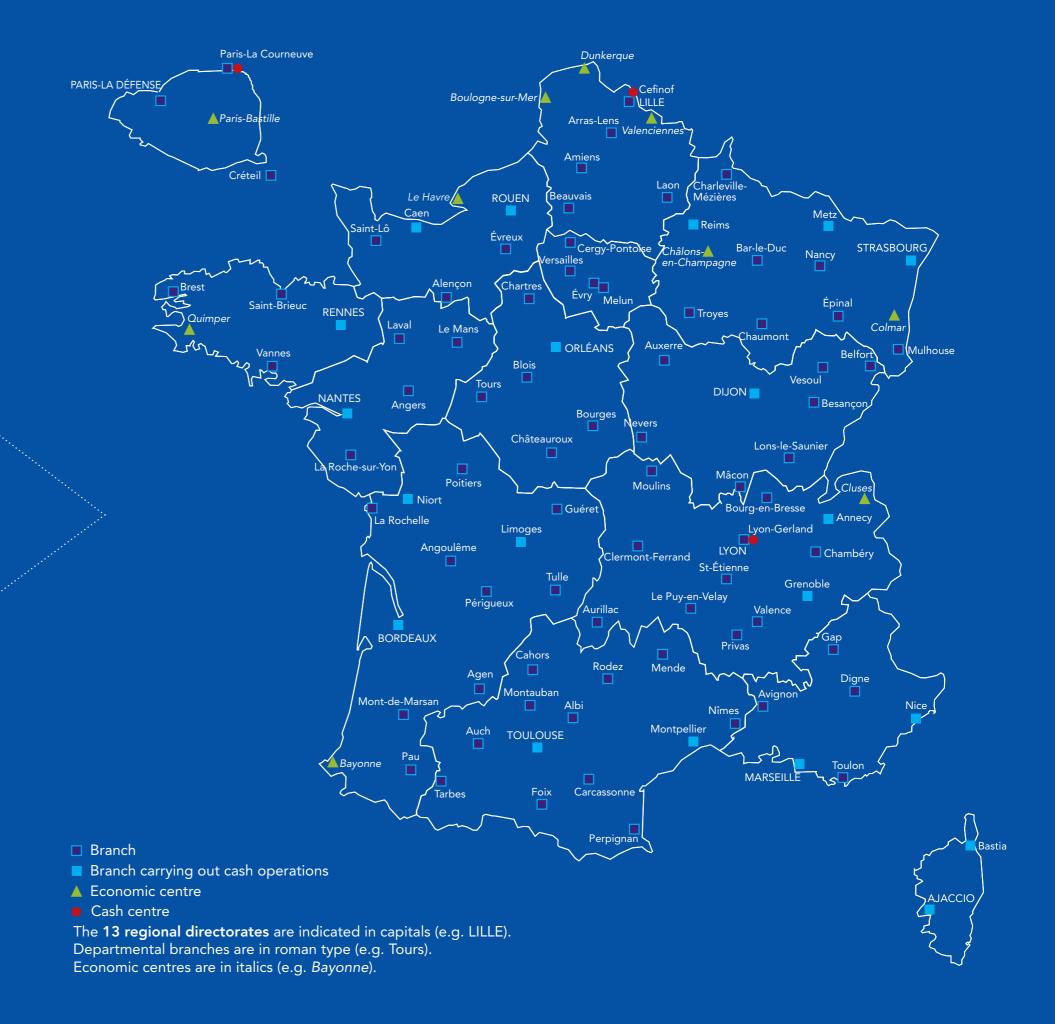


THE BANQUE DE FRANCE INTERVENES





IN FRANCE





















- OF THE EUROPEAN SYSTEM OF CENTRAL BANKS (ESCB): European Central Bank (ECB) + the 27 central banks of the European Union Member States
- OF THE EUROSYSTEM: European Central Bank + the 19 central banks of the euro area countries
- OF THE ECB GOVERNING COUNCIL:
 1 chairman + 1 vice-chairman + 4 members of the executive board
 + the governors of the 19 central banks of the euro area

The Governing Council of the ECB is the decision-making body of the Eurosystem.













The Banque de France is a leading global player, recognised for its expertise in and contribution to economic and financial research.

It actively participates in international economic work. It provides analysis while contributing to the implementation of decisions.





CORPORATE SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

OUR MISSIONS

→ ACTING TO PRESERVE THE ENVIRONMENT

- committing to a target of carbon neutrality
- contributing to the preservation of biodiversity

→ ACTING FOR OUR EMPLOYEES

- promoting diversity in our hiring
- guaranteeing equal treatment for all

→ ACTING AS A CORPORATE SPONSOR

- rolling out our sponsorship strategy
- involving our employees in sponsorship

→ ACTING THROUGH OUR INVESTMENTS AND OUR PROCUREMENT

- implementing our scheme for the promotion of socially and environmentally responsible purchasing (Spaser)
- implementing our responsible investment strategy





WITH ALL OUR STAKEHOLDERS



CORPORATE SOCIAL AND ENVIRONMENTAL RESPONSABILITY IN 2024, KEY INDICATORS

No. 1

-25.6%

Reduction in our greenhouse gas (GHG) emissions in 2023 (relative to 2019)

No. 3

38.2%*

Proportion of women in managerial positions

* at end-2024

No. 2

15,469 employees using their personal digital profile

No. 4

7.33%

Proportion of staff with disabilities in 2024

No. 6

483

corporate sponsorship projects supported since 2021

No. 5

26.5%

Annual rate of staff participation in sponsorship initiatives (19.6% excluding aid to Mayotte)

No. 7

Alignment with a trajectory of

1.5°C

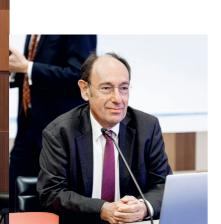
from end-2023 for all own funds and pension liabilities portfolios

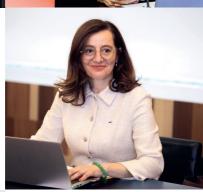




























GOVERNANCE OF THE BANQUE DE FRANCE

The Governor and Deputy Governors





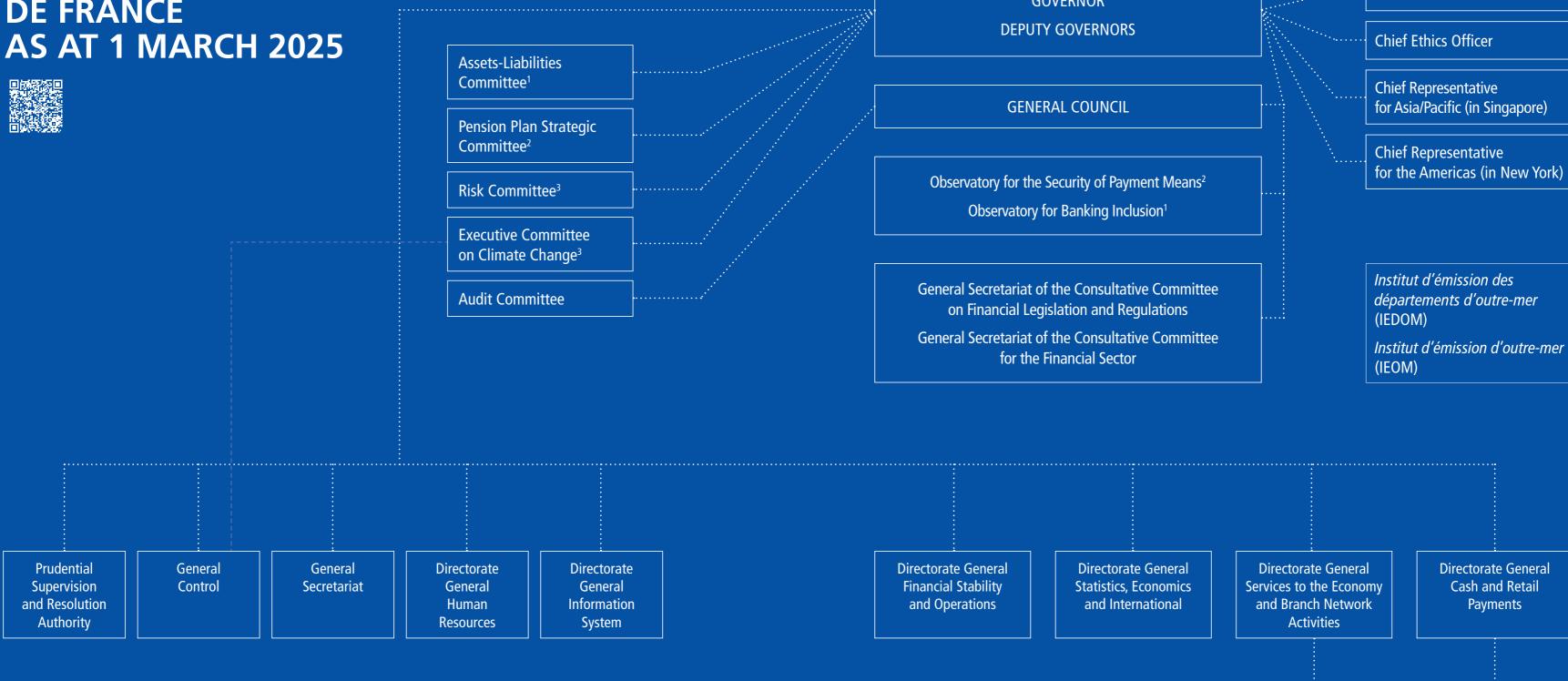


François Villeroy de Galhau Governor



Agnès Bénassy-Quéré Second Deputy Governor

ORGANISATION CHART OF THE BANQUE DE FRANCE



- 1 The Governor chairs the Assets-Liabilities Committee and the Observatory for Banking Inclusion.
- 2 The First Deputy Governor chairs the Observatory for the Security of Payment Means and the Pension Plan Strategic Committee (CS2R).
- 3 The Second Deputy Governor chairs the Risk Committee and the Executive Committee on Climate Change (CECC).

GOVERNOR

Governor's Office

95 departmental branches (including 13 regional directorates), 10 economic centres and one cash centre (Lyon Gerland)

2 cash centres: Paris La Courneuve and CEFINOF(Centre financier Nord de France)

FIND US



At our branches throughout the country









On social media: Facebook, X, LinkedIn & Instagram



On your smartphone with the Banque de France mobile app



On our website banque-france.fr



