

DISCOVER THE BANQUE
DE FRANCE

APRIL 2026

BANQUE DE FRANCE


BANQUE DE FRANCE
EUROSYSTÈME

THE BANQUE DE FRANCE IS...

AN INSTITUTION OF THE FRENCH REPUBLIC

A NATIONAL CENTRAL BANK

A FORWARD-LOOKING INSTITUTION

**PRESENT IN FRANCE, EUROPE
AND INTERNATIONALLY**

IT PERFORMS...

3

KEY MISSIONS

MONETARY STRATEGY

FINANCIAL STABILITY

SERVICES TO THE ECONOMY
AND SOCIETY

MORE THAN TWO CENTURIES OF HISTORY...

1800

Creation by Napoléon Bonaparte

1990

With the adoption of the Neiertz Law 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 2025...

95 departmental
branches

8,810 full-time
equivalent employees

MONETARY STRATEGY

FINANCIAL STABILITY

SERVICES TO THE ECONOMY
AND SOCIETY



SOLIDARITY

OPENNESS

SUSTAINABLE PERFORMANCE

EXPERTISE

INDEPENDENCE

MONETARY STRATEGY

NOS MISSIONS

→ **PRESERVING A STABLE CURRENCY,
WHICH IS A MAJOR PUBLIC GOOD**

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

→ **MAINTAINING CONFIDENCE
IN THE CURRENCY IN ALL ITS FORMS**

- printing the Europa series of banknotes, which boast innovative security features
- putting banknotes into circulation and maintaining the quality of both banknotes and coins
- ensuring all payment instruments are secure and encouraging innovation
- preserving central bank money as the cornerstone of the payments system

→ **CONSOLIDATING OUR ROLE
AS THE CENTRAL BANK FOR MARKETS**

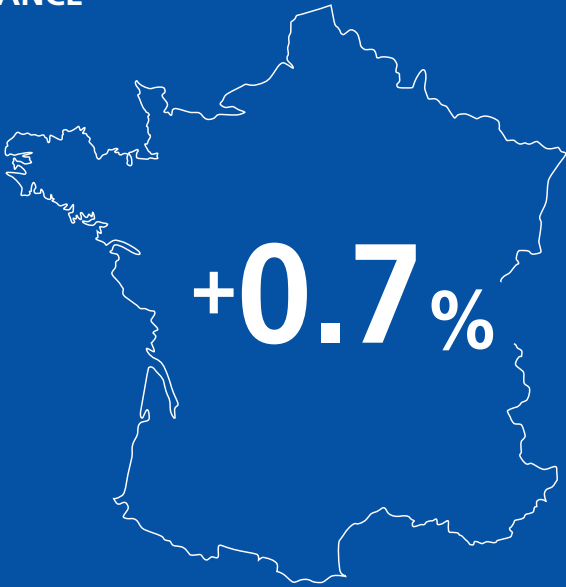
- managing France’s foreign exchange reserves
- contributing to the smooth functioning of the Paris financial centre’s capital markets



MONETARY STRATEGY 2025 IN FIGURES

HICP INFLATION (year-on-year change in the Harmonised Index of Consumer Prices at end-December)

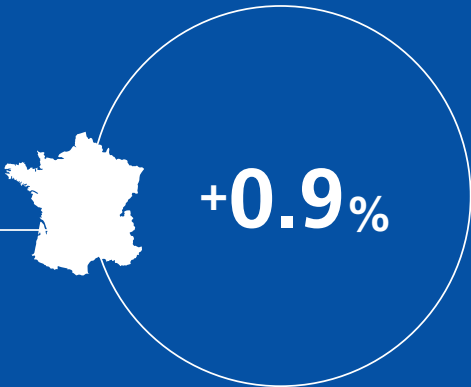
IN FRANCE



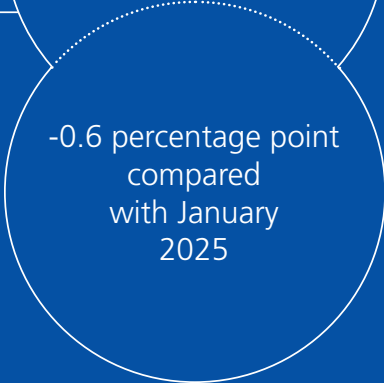
IN THE EURO AREA



GDP GROWTH IN FRANCE



**AVERAGE INTEREST
RATE ON NEW LOANS**
(in France, December 2025)



KEY RATES AT END-2025



FINANCIAL STABILITY

OUR MISSIONS

→ **GUARANTEEING THE RESILIENCE AND
INTEGRITY OF FINANCIAL SECTOR PLAYERS**

- ensuring prudential oversight of banks and insurers
- supervising compliance with rules of conduct and protecting customer interests
- fighting money laundering and terrorist financing

→ **ANTICIPATING AND PREVENTING RISKS OF
FINANCIAL SYSTEM DYSFUNCTION**

- assessing new risks
- preventing systemic risks
- contributing to changes in regulations

→ **ENSURING THE SECURITY OF MARKET
INFRASTRUCTURES AND PAYMENT SYSTEMS**

- overseeing market and payment infrastructures
- managing systemically important systems



FINANCIAL STABILITY 2025 IN FIGURES

ON-SITE INSPECTIONS

146

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

36

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

SOLVENCY RATIO

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

15.7%

Compared with 15.6%
in Q4 2024

AVERAGE SOLVENCY CAPITAL REQUIREMENT COVERAGE RATIO

for supervised
insurers

250%

Compared with
239% in Q4 2024

SHARE OF TOTAL BALANCE SHEET ASSETS (in the euro area)

FRENCH BANKS

35.1%

FRENCH INSURERS

33.5%

in Q3 2025

Share of French financial assets
held by French non-bank
financial institutions.

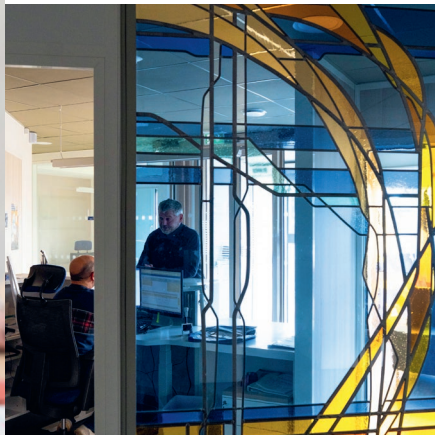
31.6%

at end-2024

SERVICES TO THE ECONOMY AND SOCIETY

OUR MISSIONS

- **SUPPORTING BUSINESSES,
GUIDING THEM AND MEASURING
THEIR CREDIT RISK**
 - company ratings
 - support for VSEs and SMEs
 - credit mediation
- **SERVING INDIVIDUALS, PARTICULARLY
THE MOST VULNERABLE**
 - help with overindebtedness,
right to a basic bank account
 - management of payment incident registers,
control of bank fees
- **PROMOTING UNDERSTANDING
OF THE ECONOMY AND BETTER MANAGEMENT
OF PERSONAL FINANCES**
 - implementation of France's national strategy
for economic, budgetary and financial literacy,
of which the Banque de France is the national
steering body
 - participation in major initiatives and partnerships,
particularly with the Ministry for Education
- **PROVIDING FINANCIAL SERVICES
FOR THE STATE**
 - management of the French Treasury's bank account
 - management of government debt auctions



SERVICES TO THE ECONOMY AND SOCIETY 2025 IN FIGURES

FOR INDIVIDUALS



35,808 social workers provided with financial literacy training

2,119,950 people helped or given information in connection with financial inclusion issues

↗ +7% compared with 2024

742,024 applications to access payment incident registers

↗ +8% compared with 2024

FOR BUSINESSES



277,000 non-financial corporations (mainly SMEs) assigned a Banque de France rating

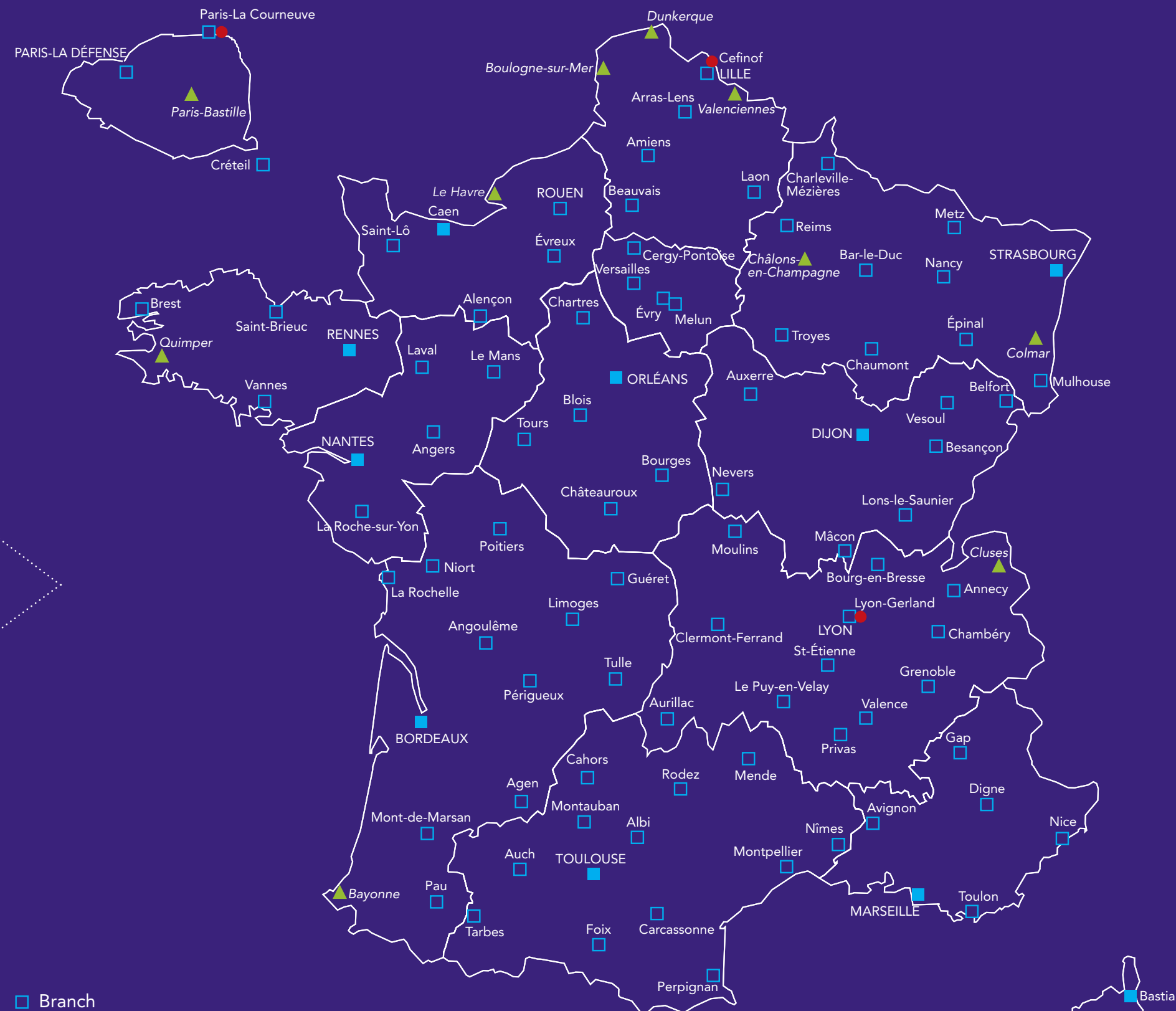
554 companies achieved a positive outcome through credit mediation

5,113 jobs saved through credit mediation

THE BANQUE DE FRANCE INTERVENES



IN FRANCE



IN EUROPE

THE BANQUE DE FRANCE IS AN IMPORTANT MEMBER

- OF THE EUROPEAN SYSTEM OF CENTRAL BANKS (ESCB):
European Central Bank (ECB) + the 27 central banks of the European Union Member States
- OF THE EUROSISTEM: European Central Bank
+ the 21 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 21 central banks of the euro area

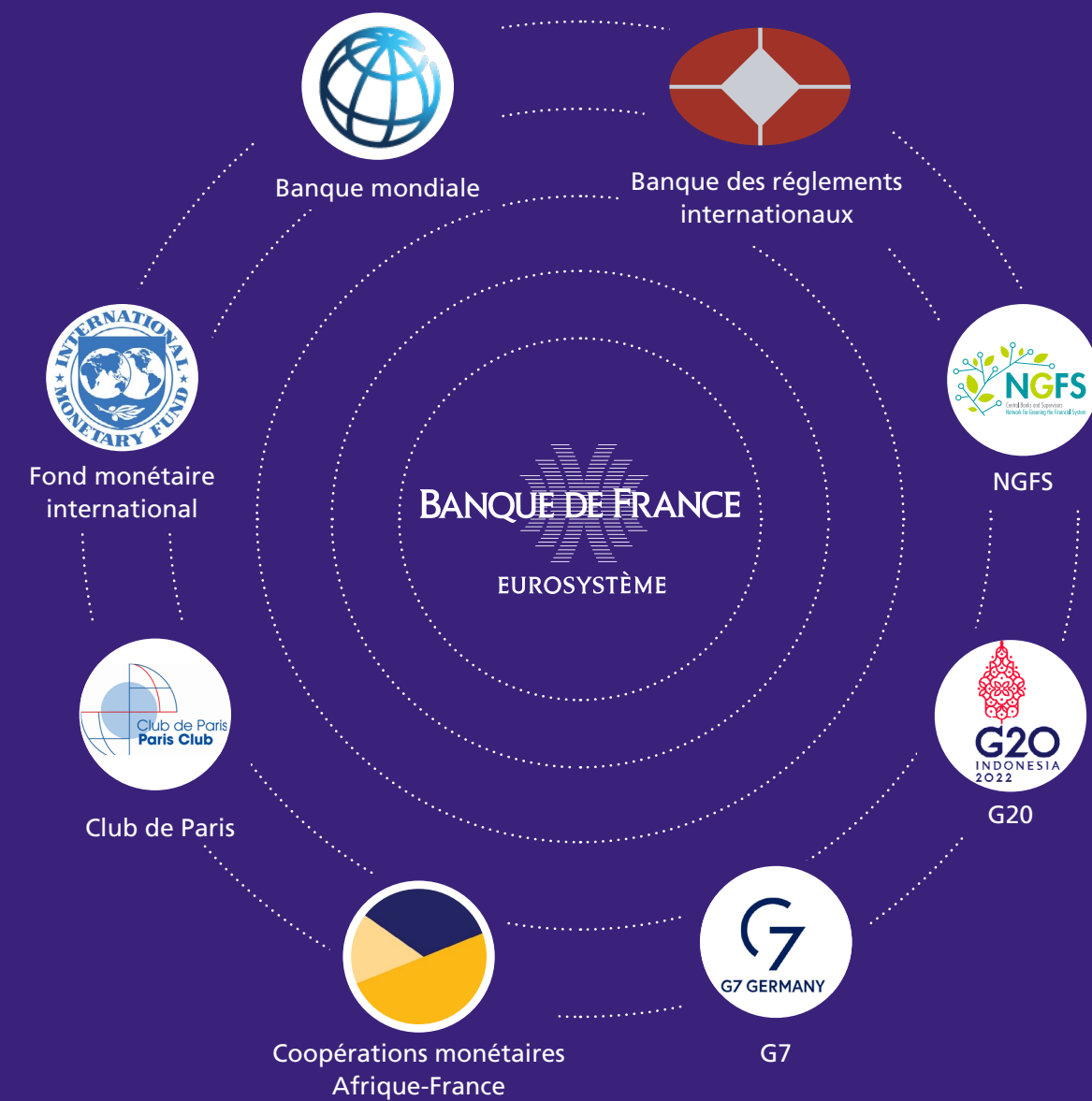
The Governing Council of the ECB
is the decision-making body of the Eurosystem.



INTERNATIONALLY

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

- contributing to the objective of carbon neutrality
- contributing to the preservation of nature

→ ACTING FOR OUR EMPLOYEES

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

→ ACTING AS A CORPORATE SPONSOR

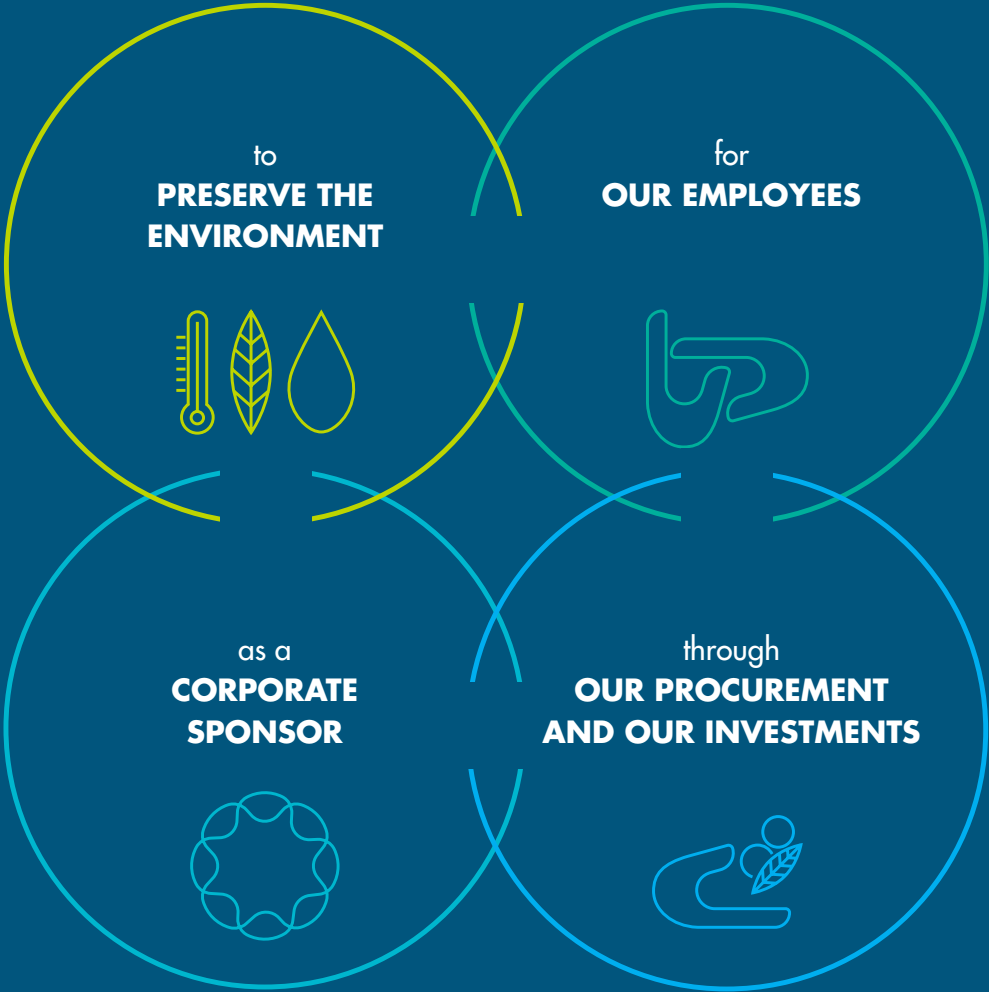
- rolling out our sponsorship strategy
- involving our employees in sponsorship

→ ACTING THROUGH OUR PROCUREMENT
AND OUR INVESTMENTS

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

ACTING

WITH ALL OUR STAKEHOLDERS



CORPORATE SOCIAL AND ENVIRONMENTAL RESPONSABILITY IN 2025, KEY INDICATORS

No. 1

-32.0%*

Reduction in our greenhouse gas (GHG) emissions (compared with 2019)

* at end-2024

No. 3

38.8%

Proportion of women in managerial positions

No. 5

25.7M€

Commit EUR 25 million to donations over the 2021-25 period

No. 7

Roll out scheme for the promotion of socially and environmentally responsible purchasing (SPASER)

No. 6

20.7%

Annual rate of staff participation in sponsorship initiatives

No. 8

Alignment with a trajectory of 1.5°C since end-2023 for all own funds and pension liabilities portfolios

No. 2

87.5%

Proportion of purchasing staff in responsible procurement for the climate and nature

No. 4

7.6%

Proportion of staff with disabilities in 2025

GOVERNANCE OF THE BANQUE DE FRANCE

Governor and Deputy Governors



Denis Beau
First Deputy Governor

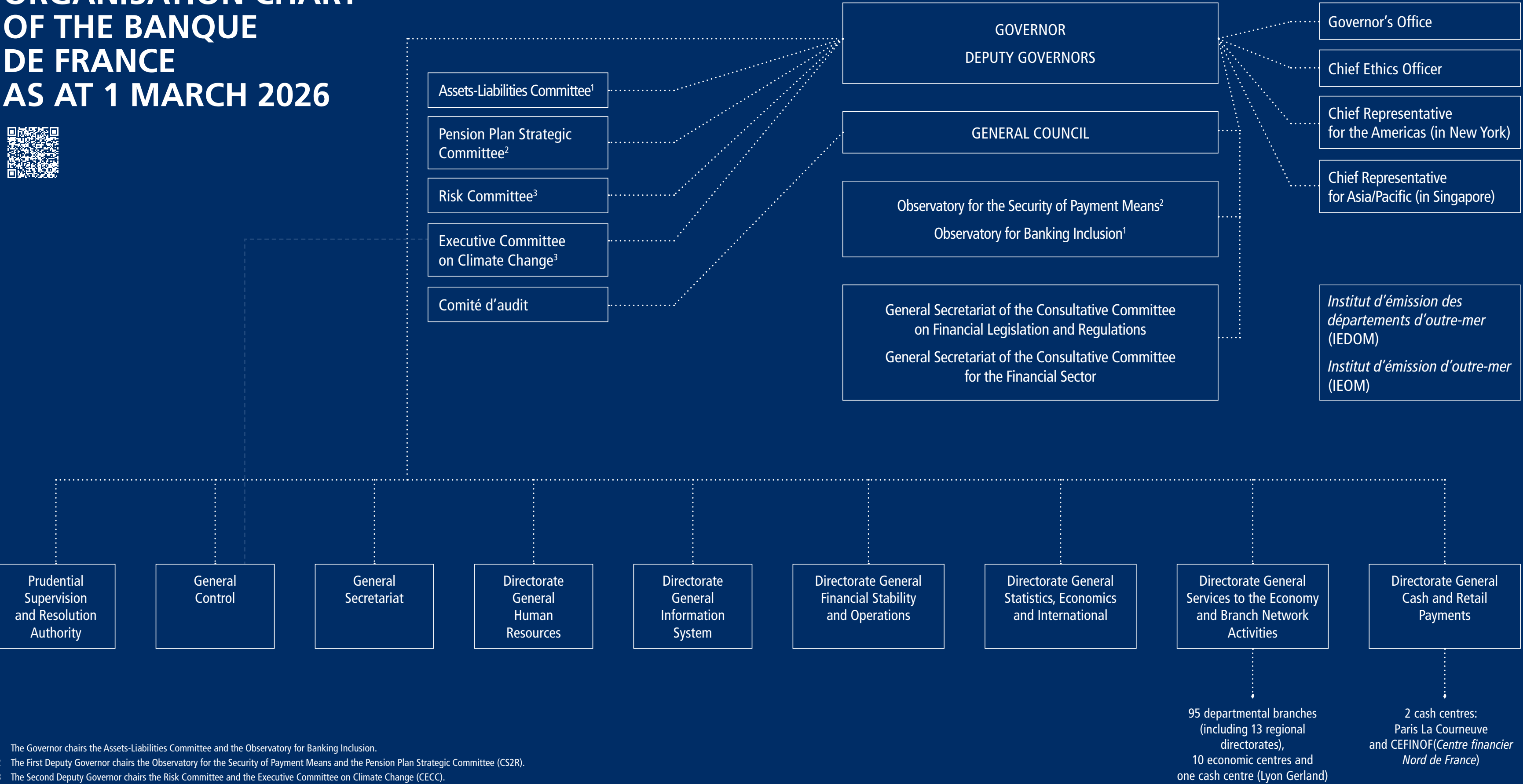


François Villeroy de Galhau
Governor



Agnès Bénassy-Quéré
Second Deputy Governor

ORGANISATION CHART OF THE BANQUE DE FRANCE AS AT 1 MARCH 2026



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).

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On our website
banque-france.fr



On social media:
Facebook, X, LinkedIn
& Instagram



At our branches
throughout the
country

