



July 2026

## The French Prudential Supervision and Resolution Authority (ACPR)

Backed by the Banque de France, the ACPR is an administrative authority responsible for the authorization and supervision of banking and insurance institutions and their intermediaries, in the interest of their clients and in the service of financial system stability.

### Activity in 2025



**182** supervisory inspections

#### Prudential

**87** on-site inspections

#### Business conduct

**70** on-site inspections

#### AML/CFT

**25** on-site inspections



**5** referrals



**4** decisions issued



**A record fine: 20 million euros**

	Breaches	Date	Sanctions
Banque Chaabi du Maroc	Internal control obligations and AML/CFT rules	7 November 2025	<ul style="list-style-type: none"> <li>Formal warning</li> <li>€250,000</li> <li>Nominal publication for 5 years</li> </ul>
MONEYGRAM International SA	AML/CFT obligations	19 March 2026	<ul style="list-style-type: none"> <li>Formal warning</li> <li>€1,3M</li> <li>Nominal publication for 5 years</li> </ul>
Société Générale	Customer protection obligations and pre-contractual information requirements	13 mai 2026	<ul style="list-style-type: none"> <li>Formal warning</li> <li>€20M</li> </ul>

### Key developments in AML/CFT

- Analysis of the opportunities and risks presented by the use of artificial intelligence within the AML/CFT framework;
- Revision of the guidelines jointly developed by the ACPR and the French Treasury on the implementation of asset freeze measures.

### Inter-authority cooperation

#### AMF / ACPR :

A jointly organized Fintech Forum focused in particular on issues of digital sovereignty (October 2025);

#### Banque de France / AMF / ACPR :

Launched an unprecedented stress test covering the entire French financial system, designed to assess the interactions between banking institutions, insurance undertakings and non-bank intermediaries under stress conditions (summer 2025).

### Priorities for 2026

- Identification of vulnerabilities and risk monitoring through a proportionate approach;**
- Strengthening the governance of financial institutions;**
- Operational implementation of the Digital Operational Resilience Act (DORA) regulation;**



DORA is the European Union regulation on digital operational resilience for the financial sector. It aims to ensure that banks, insurers, investment firms, payment institutions, and other financial entities can withstand, respond to, and recover from ICT-related disruptions and cyber incidents.

- Preparation of the supervision of artificial intelligence systems and support for the tokenization of financial services;**
- Implementation of the supervisory simplification measures identified in 2025.**

