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Mrs Maya ATIG

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THE DEPUTY SECRETARY GENERAL

ACPR-PUBLIC DOCUMENT

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Subject: Internal control report frameworks for the 2024 review period

Madam Director General,

The General Secretariat of the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR) is often called upon by institutions in the banking sector to clarify the nature of information they must include in their report on internal control, prepared in accordance with Articles 258 to 266 of the amended decree of 3 November 2014 on internal control. That report, as well as an extract of the minutes retracing the proceedings of the supervisory body, must indeed be sent to the SGACPR, each year, by electronic transfer, in office automation format, as set out in Articles 12 and 13 of Instruction No 2017-I-24 (as amended) on the methods applicable for the submission of accounting documents, prudential information and other documents to the ACPR.

In order to facilitate the drafting of that report, please find attached, as last year, two framework templates designed to help credit institutions, investment firms and financing companies on the one side, and payment institutions, account information service providers and electronic money institutions on the other side, structure their report on internal control and substantiate its content.

These frameworks are provided for reference only, and internal control reports may be adapted to the specifics of the activity, risks and organisation of each institution as needed. Institutions should, however, ensure that all the elements listed in the frameworks are covered in their report on internal control, insofar as they are relevant to their individual situation.

Given the entry into force, on 17 January 2025, of European Regulation 2022/2554 on digital operational resilience in the financial sector, known as the “DORA Regulation”, the General Secretariat of the ACPR has elected to add an annex dedicated to information and communication technology (ICT) to this template, which is separate from the main body of the report on internal control. This section aims at better delineating the nature of the information expected by the supervisor. However, given that European work on the matter is still ongoing, you will receive this annex at a later stage (this autumn), with the first submission expected, as an exception, on 30 June 2025 at the latest. As you know, in 2024, all institutions will have to make the final adjustments necessary to comply with this new regulation; this additional annex aims at guiding them through this process.

That is why the elements on ICT and other risks arising from ICT have already been removed from the frameworks sent today. As a result, the changes made compared to last year mainly concern:

- the deletion of sub-sections on the contingency and business continuity plan and on IT risk, which were previously included in the section dedicated to operational risk,
- adjustments made to the section dedicated to the outsourcing policy to remove IT-related elements.

Lastly, I would like to bring to your attention that a presentation to industry professionals of the new “ICT” annex, as well as, more generally, of the main obligations introduced by European Regulation 2022/2554, will be held at the ACPR’s premises after the summer holidays.

Thank you for sharing this correspondence and the attached frameworks with the members of your association.

Please accept, Madam Director General, the assurance of my highest consideration.

Evelyne MASSÉ

