

François-Louis Michaud is the Executive Director of the European Banking Authority. He was appointed on 1 September 2020. Since March 2014, he had been a Deputy Director General at the European Central Bank, with responsibilities in the Single Supervisory Mechanism (SSM) first for horizontal and specialised topics, then for the supervision of the largest European banks. Previously, whilst a Deputy Director at France's Autorité de Contrôle Prudentiel et de Résolution, he had been closely involved in the preparations for the SSM since 2012. At the Bank for International Settlements before (2005-09), he worked on the global financial system's vulnerabilities and served as the Secretary to the Markets Committee, a forum for central banks' market operations officials. He started his career at Banque de France in 1996, where he held various roles in banking supervision, policy and financial stability, before being seconded to the Federal Reserve Bank of New York (2004-05). He graduated in Economics, Finance, and Philosophy.