

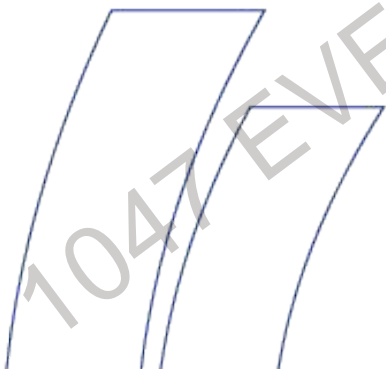


# INNOVATION WITHIN THE ACPR

**XBRL EUROPE DAY & EUROFILING WORKSHOP – MAY 28, 2026**

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# ACPR AT A GLANCE

- **ACPR** is the French Prudential Supervision and Resolution Authority :
  - an administrative authority **backed by the Banque de France ...**
  - ... and tasked with supervising the **banking and insurance sectors** in France
  - 1 085 employees (Full-Time Equivalent) on an average annual basis
- « **Backed by the Banque de France (BdF)** », meaning :
  - **Governance** : the Governor of the Banque de France is the Chairman of the ACPR
  - **Organisation** : ACPR staff is employed by BdF and the ACPR relies on support functions provided by the Bdf, **particularly in IT**
  - **Mission** : the ACPR's activities are aligned with one of the BdF's main missions (financial stability)
- **Key figures (2024)**
  - 657 Institutions supervised in the banking sector
  - 639 Insurance companies and mutual insurers supervised
  - ... and 65 000 intermediaries subject to inspections of business practices

# SUPTECH AND INNOVATION WITHIN ACPR

*The **Directorate of Innovation, Data, and Technological Risks** provides **cross-functional support** to the ACPR's directorates in terms of **monitoring and implementing innovation**, overseeing risks related to new technologies, methodologies, and data quality. It comprises two departments and the Fintech Innovation Hub. The Fintech Innovation Hub is the ACPR's point of contact for those developing innovative projects. This hub analyzes the impact of technological innovations and the digitalization of French financial institutions on regulation and oversight. **It promotes innovation within the ACPR by leveraging new technologies.***

**Direction de l'Innovation, des Données et  
des Risques Technologiques (DIDRIT)**

**Pôle Fintech-  
Innovation**

**Service de surveillance  
des risques  
technologiques (SRT)**

**Service des méthodes  
et de la qualité des  
données (SMD)**

# FINTECH-INNOVATION HUB

## ▪ Fintech (since mid-2016):

- Fintech entry point to the ACPR
- Innovation observatory for the banking and insurance markets
- Part of the French innovation ecosystem in the financial sector
- Contributor to European and international discussions

## ▪ Suptech (since mid-2018)

- Promote innovation within the supervisory authority
- Explore the potential and challenges of new technologies
- Implementing "Suptech" innovative projects serving business needs
- Approach endorsed in the "Building Together 2024" (extended to 2025) Banque de France Strategic plan

## Forum Fintech ACPR-AMF



# Timeline of a supotech project



# IN PRACTICE

## ▪ A co-construction approach

- Intrapreneurship
  - 2019. Internal challenge, 4 winner - 1 year secondment to develop an MVP with the Banque de France Lab help.
- Tech sprints
  - Explainability of AI (2021)
  - Pooling of confidential data (2022)
  - GenAI for augmented supervision (2024)

## ▪ Training and acculturation

- Suptech week
- Trainings (e.g. 200+ staff trained on Prompts in one year, including ExCo members)

## ▪ Numerous use cases experimented and developed

- Translation, transcription, preliminary report analysis, etc.
- An experimental (i.e. failure accepted) approach with several challenges:
  - user adoption
  - compatibility with existing IT systems
  - tension between Innovation (many small projects) vs consolidation of IT systems.

## ▪ The rise of GenAI (and Agentic AI) has changed the game





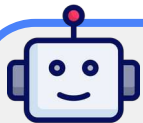
## TWO APPROACHES UNDERPINNING OUR AI ROADMAP

- **First approach:** assessing ongoing “traditional” projects to determine whether AI could be relevant
  - Reviewing underperforming non-AI existing tools
  - Involvement of an AI expert during the opportunity and scoping phases of each new project, to provide guidance and recommendations
- **Second approach:** detailed mapping of each business process to identify opportunities for simplification and automation

# FIRST APPROACH EXAMPLE - NARRATIX

## Revisiting existing tools

In 2018, the 'intrapreneurship challenge' identified the analysis of narrative reports as a business need.



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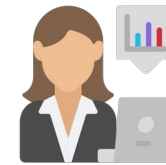
- Tool for analysing narrative report compliance (completeness)
- Available since 2021
- Based on outdated technology (REGEX)



Completeness analysis



In-depth analysis



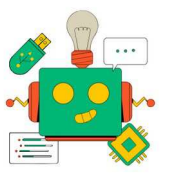
Discrepancy between business processes and what the tool is capable of doing.

The **advent of generative AI** has made it possible to reopen the file and **study the need**:

- Conducting a dozen interviews with the business line on the need
  - What does an in-depth analysis mean?
  - What to look for in a report?
  - Do controllers really read the reports?
- Co-construction of the report analysis flowchart



# NARRATIX



## Narratix (Isitext V2) :

- Report content analysis tool
- New exploration 2025
- Collaboration between DCA, SAGEMOA and PFI
- Based on generative AI

Verbatim :

PFI: 'What do you do with the RSR reports?'

SCA: 'We analyse them.'

Verbatim :

PFI: "What questions do you ask yourself when analysing the ORSA?"

SCA: 'It depends on the organisation.'

Verbatim :

SCA: 'Was it you or the AI that asked the questions?'

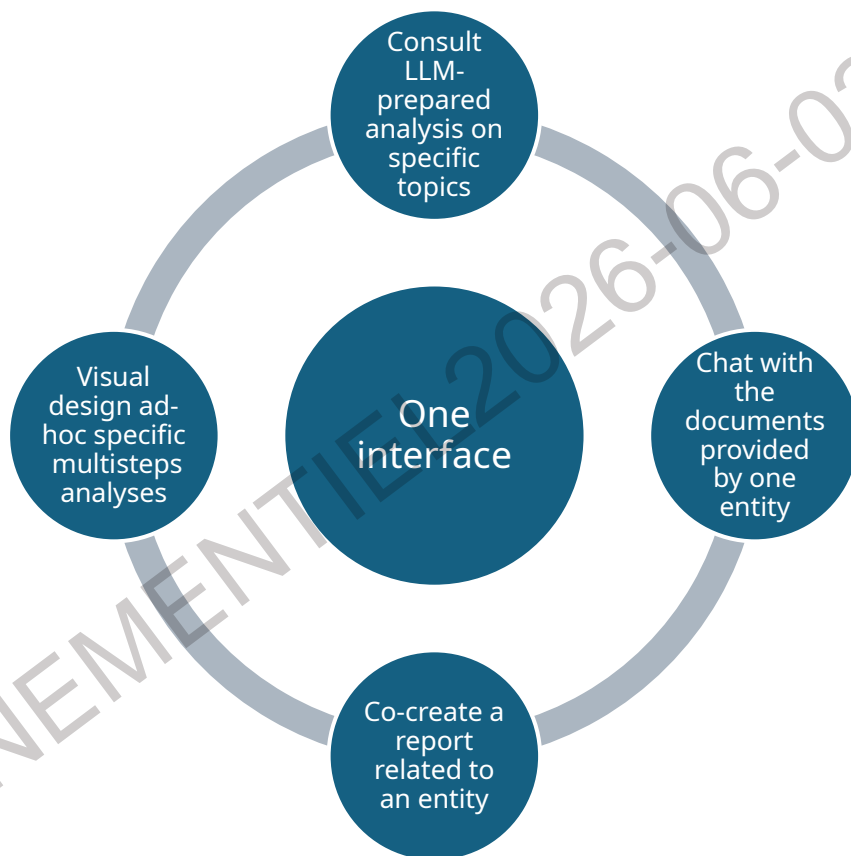
PFI: 'It was the AI.'

SCA: 'That's really impressive.'

Use AI to extract and study information from narrative reports in order to:

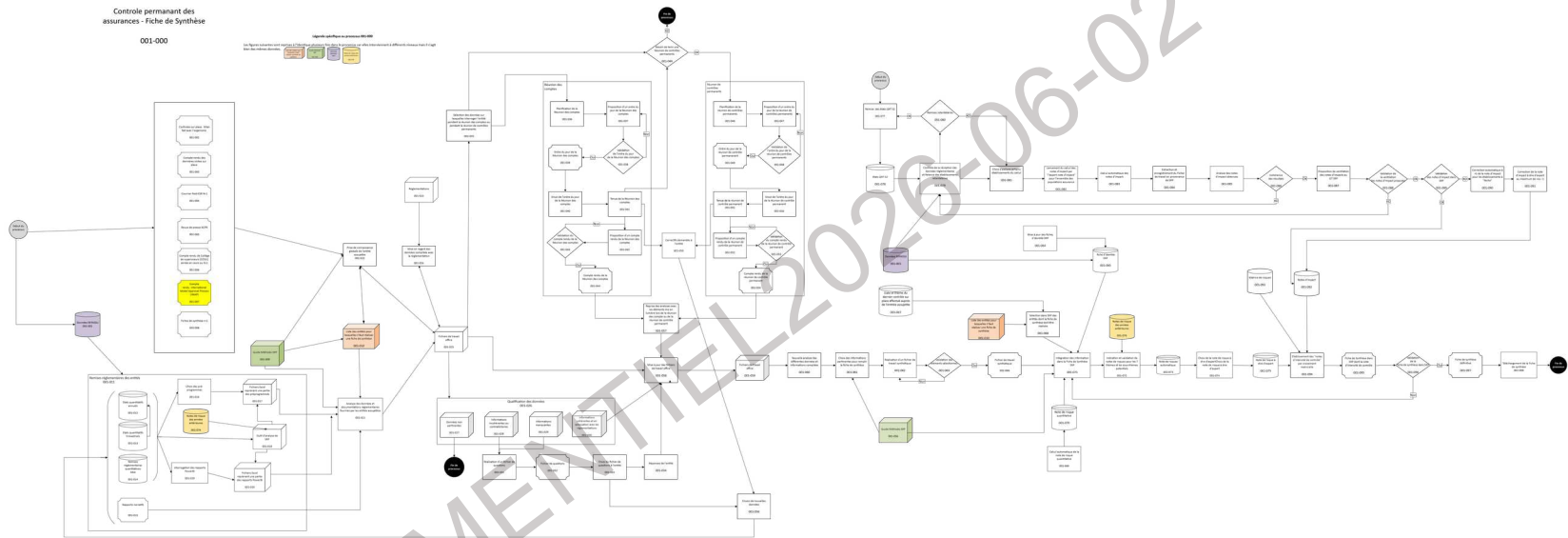
- Enable **comparisons of reports** over two consecutive years
- Verify **consistency between quantitative and qualitative** submission data
- **Extract variables of interest** to supervisor from documents
- **Automatically answer questions** raised in the SRP methodology
- Allow users to **create their own analyses using AI** in the form of flowcharts

# NARRATIX EXPERIMENT TODAY - 1 TOOL, 4 CONSUMPTION MODE



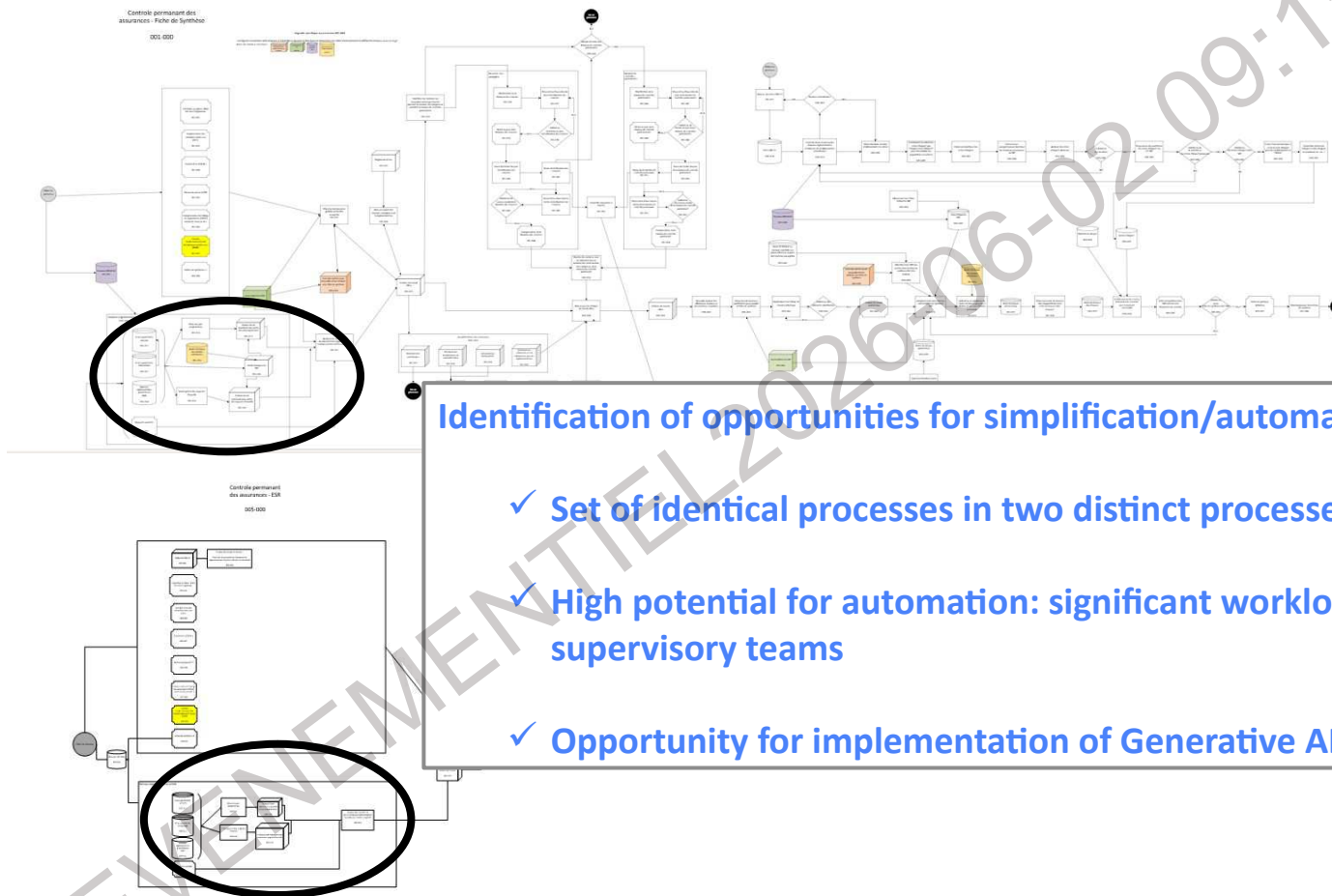
# SECOND APPROACH – HARNESSING THE BUSINESS PROCESS MAPPING

A DETAILED FLOWCHART FOR EACH PROCESS



Supplemented with additional granular details to enable detailed analysis of each block represented.

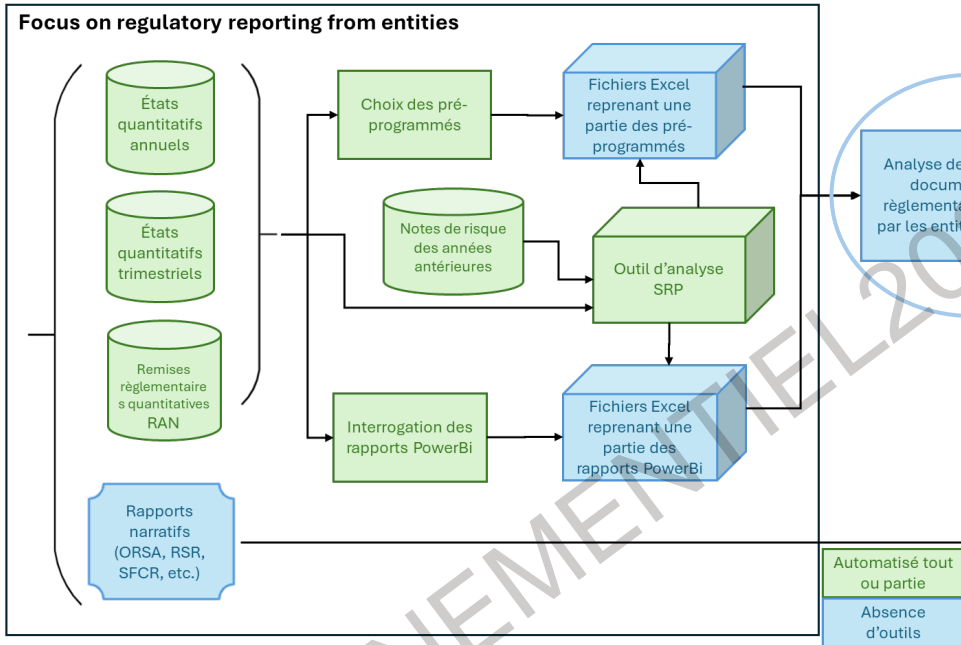
# TO PRIORITISE MEANINGFUL PROJECTS



## Identification of opportunities for simplification/automation

- ✓ Set of identical processes in two distinct processes
- ✓ High potential for automation: significant workload for all supervisory teams
- ✓ Opportunity for implementation of Generative AI tool

# A MISSING TOOL: COMBINING QUALITATIVE AND QUANTITATIVE REPORT ANALYSIS



The complete analysis of regulatory reports combines analysis of quantitative and qualitative inputs.

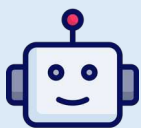
Quantitative analysis mostly rely on predefined views of the Solvency II data which may or may not match the way data is presented in qualitative reports

There is a steep learning curve to go beyond the predefined analysis: one need to master the ITS on reporting or its Data Point Model representation.

Can Generative AI help ?

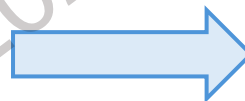
# COMBINING QUALITATIVE AND QUANTITATIVE REPORT ANALYSIS

## BUILDING BLOCK ALREADY EXISTING FOR BANKING SUPERVISORY DATA



### 2024 Text2SQL:

- a Bank of France team designed a POC tool to query FinREP and COREP banking databases using natural language processing.
- Project transferred to ECB for further development and inclusion in the SSM Suptech toolkit.

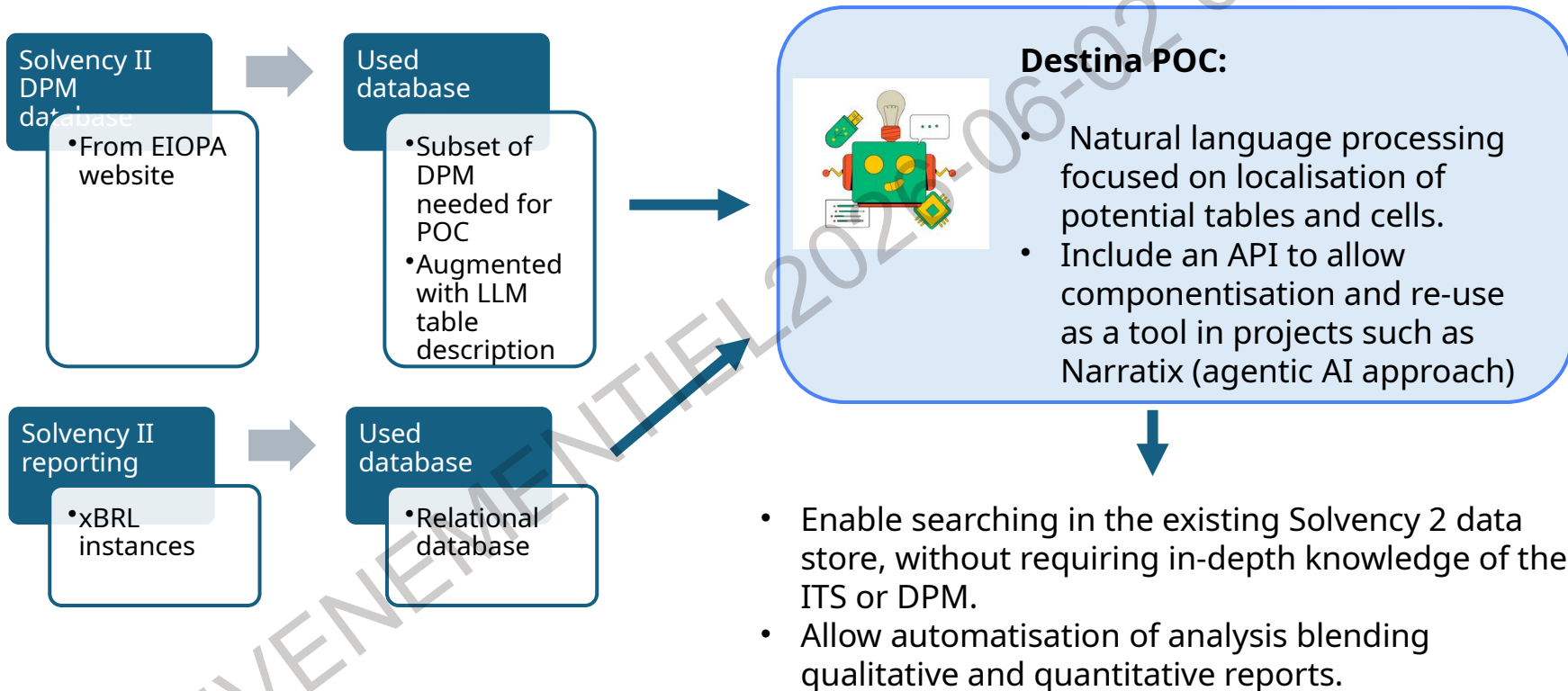


### 2026 :

- Developed version went live as an AI assistant for banking supervisors.

# DESTINA – TEXT 2 DATA TOOL TO MIX QUALITATIVE AND QUANTITATIVE REPORTS

## 2026 EXPERIMENT: USING GENERATIVE AI TO QUERY DATABASES OF SOLVENCY II DATA



**Thank you!**

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