

Chair of the European Banking Authority

François-Louis Michaud

François-Louis Michaud is the Chair of the EBA. He was appointed by the Council of the European Union on 30 March 2026 after having been confirmed by the EU Parliament on 10 March 2026.

Previously, he had been the EBA's Executive Director since 1 September 2020. From 2014 to 2020, he was Deputy Director General at the European Central Bank (ECB) with responsibilities in the Single Supervisory Mechanism (SSM), first for horizontal and specialised supervision, then for the direct supervision of Eurozone systemic banks. As a Deputy Director in banking supervision at France's Autorité de Contrôle Prudentiel et de Résolution before, he was early involved in the preparations for the SSM. At the Bank for International Settlements (BIS) from 2005 to 2009, he worked as a senior economist in the Monetary and Economic Department on the global financial system's vulnerabilities and served as the Secretary to the BIS Markets Committee during the global financial crisis.

A French national, he started his career at Banque de France in 1996, where he held roles in supervision, policy and financial stability, before being seconded to the Federal Reserve Bank of New York (2004-2005).

He graduated in Economics, Finance, and Philosophy.