

Assessment and inspection plan 2024

(As operating environment changes, tasks will be reprioritised as necessary)

	Banking supervision	Insurance supervision	Capital markets	Digitalisation and anti-money laundering
Thematic assessments	<p>Credit risk management</p> <ul style="list-style-type: none"> Assessment of other credit providers when supervisory responsibility is transferred (commenced in 2023) Real estate sector risks <p>Interest rate risks</p> <ul style="list-style-type: none"> Compliance with the new interest rate risk regulations and evaluation of chosen methods (commenced in 2023) <p>Sound governance</p> <ul style="list-style-type: none"> Second line of defence resources 	<p>Sound governance</p> <ul style="list-style-type: none"> Pension providers: conflicts of interest Unemployment funds: governance requirements and outsourcing Non-life and life insurance companies: internal audit <p>Conduct in the market</p> <ul style="list-style-type: none"> Pension providers: marketing of expense loading components (to be completed by 2025) <p>Market risks</p> <ul style="list-style-type: none"> Insurance institutions: real estate investments and return Pension insurers: investment expense survey <p>Underwriting risks, life insurance</p> <p>Conduct of business</p> <ul style="list-style-type: none"> Part-time insurance agents, car dealers/vehicle inspection offices 	<p>Sound governance</p> <ul style="list-style-type: none"> Investment firms: pre-trade controls (to be completed by 2025) <p>Investor information</p> <ul style="list-style-type: none"> Fund undertakings: sustainability data (commenced in 2023) Listed companies: IFRS financial statements <p>Conduct</p> <ul style="list-style-type: none"> Investment firms: marketing (commenced in 2023) Investment firms: MiFID II sustainability requirements (to be completed by 2025) 	<p>Operational risk</p> <ul style="list-style-type: none"> Finnish credit institutions and significant foreign branches: security of online banking, mobile banking and online payments (commenced in 2023) Significant financial sector entities: assessment of preparedness situation Banks: Emergency account systems
Supervised entity-specific inspections	<p>Credit risk management</p> <p>Liquidity risk</p> <p>Internal models</p> <p>Operational risks</p> <p>Sound governance</p> <p>Market risks</p> <p>Business models</p>	<p>Sound governance</p> <p>Underwriting risks</p> <p>Market risks</p> <p>Conduct in the market</p>	<p>Sound governance</p> <p>Conduct in the market</p> <p>Investor information</p>	<p>Operational risks (ICT, information security and cyber risks)</p> <p>Anti-money laundering (customer due diligence, transactions of high-risk countries)</p>