

Assessment and inspection plan 2025

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

| | Banking supervision | Insurance supervision | Capital markets | Digitalisation and anti-money laundering |
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| Thematic assessments | <p>Credit risk</p> <ul style="list-style-type: none"> • Identification and provisions for increased credit risk (LSI banks) • Lending and supervision (LSI banks) <p>Sound governance</p> <ul style="list-style-type: none"> • Related party lists and lending (LSI banks) <p>Conduct</p> <ul style="list-style-type: none"> • De-risking of banks • Assessment of creditworthiness | <p>Sound governance</p> <ul style="list-style-type: none"> • Employee pension funds: investment expense survey • Asset and liability valuation processes <p>Underwriting risk</p> <ul style="list-style-type: none"> • Thematic analysis of tax component of capital adequacy calculation (LAC DT) <p>Conduct of business</p> <ul style="list-style-type: none"> • Automated decision-making <p>Risks to customer (RtC)</p> <ul style="list-style-type: none"> • Franchising of agent activities | <p>Conduct in the market</p> <ul style="list-style-type: none"> • Marketing of crypto-asset services • Decision-maker reporting <p>Sound governance</p> <ul style="list-style-type: none"> • Compliance and internal control <p>Investor information</p> <ul style="list-style-type: none"> • Application of IFRS standards • Application of ESRS standards and taxonomy | <p>Sanctions</p> <ul style="list-style-type: none"> • Sanctions monitoring <p>Operational risk</p> <ul style="list-style-type: none"> • Cyber resilience stress test • Thematic assessment of AI supervision |
| Supervised entity-specific inspections | <p>Sound governance</p> <p>Credit risk</p> <p>Internal models</p> <p>Market risk</p> | <p>Sound governance</p> <p>Market risk</p> <p>Underwriting risk</p> | <p>Sound governance</p> <p>Investor information</p> <p>Operational risk</p> | <p>Operational risk</p> <p>Preventing money laundering and terrorist financing</p> <p>Sanctions</p> |