

# Assessment and inspection plan 2023

(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"> <li>New definition of default</li> <li>Assessment of other credit providers when supervisory responsibility is transferred (to be completed by 2024)</li> </ul> <p>Interest rate risks</p> <ul style="list-style-type: none"> <li>Compliance with the new interest rate risk regulations and evaluation of chosen methods (to be completed by 2024)</li> </ul> <p>Climate risks</p> <ul style="list-style-type: none"> <li>Banks' preparation for future regulations related to climate risks</li> </ul> <p>Sound governance</p> <ul style="list-style-type: none"> <li>Examination of risk expertise of boards of directors and the handling of risk-related issues</li> </ul>	<p>Conduct</p> <ul style="list-style-type: none"> <li>Verbal compensation decisions in voluntary insurances</li> </ul> <p>Sound governance</p> <ul style="list-style-type: none"> <li>Non-life and life insurance companies: processes assessing the collective competence of the board</li> <li>Employment pension insurance companies: monitoring findings of previous thematic assessments and inspections</li> </ul>	<p>Sound governance</p> <ul style="list-style-type: none"> <li>Registered alternative fund managers: all obligations</li> <li>Fund undertakings: stress tests of open real estate funds</li> </ul> <p>Investor information</p> <ul style="list-style-type: none"> <li>Fund undertakings: sustainability data (to be completed by 2024)</li> <li>Listed companies: IFRS financial statements (full review and valuations)</li> </ul> <p>Sound governance and investor information</p> <ul style="list-style-type: none"> <li>Listed companies: Audit committees and introduction of sustainability reporting</li> </ul> <p>Conduct</p> <ul style="list-style-type: none"> <li>Investment firms: marketing (to be completed by 2024)</li> </ul>	<p>Operational risk</p> <ul style="list-style-type: none"> <li>Mapping of ICT outsourcing chains</li> <li>Capabilities of backup account system</li> <li>Security of online banking, mobile banking and online payments</li> </ul> <p>Conduct</p> <ul style="list-style-type: none"> <li>Abuse of payment services, and compensation process</li> <li>Survey of basic banking services</li> </ul>
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>Sound governance</p> <p>Sector boundaries</p> <p>Provision of insurance</p> <p>Underwriting risks</p> <p>Investment risks</p>	<p>Sound governance</p> <p>Conduct in the market</p>	<p>Operational risks (ICT, information security and cyber risks)</p> <p>Anti-money laundering (customer due diligence, transactions of high-risk countries)</p>