

Regulations and guidelines 2/2019

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Guidelines on institutions' stress testing

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Legal nature of regulations and guidelines

Regulations

Financial Supervisory Authority (FIN-FSA) regulations are presented under the heading 'Regulation' in FIN-FSA's regulations and guidelines. FIN-FSA regulations are binding legal requirements that must be complied with.

FIN-FSA issues regulations only by virtue of and within the limits of legal provisions that entitle it to do so.

Guidelines

FIN-FSA interpretations of the contents of laws and other binding provisions are presented under the heading 'Guideline' in FIN-FSA's regulations and guidelines.

Also recommendations and other operating guidelines that are not binding are presented under this heading, as are FIN-FSA's recommendations on compliance with international guidelines and recommendations.

The formulation of the guideline shows when it constitutes an interpretation and when it constitutes a recommendation or other operating guideline. A more detailed description of the formulation of guidelines and the legal nature of regulations and guidelines is provided on the FIN-FSA website.

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1 Scope of application

These regulations and guidelines shall apply to the following supervised entities referred to in the Act on the Financial Supervisory Authority (878/2008):

- credit institutions
- investment firms
- central institutions for an amalgamation as referred to in the Act on the Amalgamation of Deposit Banks
- holding companies of credit institutions and investment firms
- holding companies of conglomerates as referred to in the Act on the Supervision of Financial and Insurance Conglomerates.

2 Guidelines on institutions' stress testing

- (1) On 19 July 2018, the European Banking Authority (EBA) issued Guidelines on institutions' stress testing (EBA/GL/2018/04) by virtue of Article 16 of Regulation (EU) No. 1093/2010 of the European Parliament and the Council. The guidelines have entered into force on 1 January 2019.

GUIDELINE (paragraph 2)

- (2) The FIN-FSA recommends that the entities falling within the scope of application of these guidelines comply with the EBA Guidelines cited in paragraph 1, which are available on the FIN-FSA's website, at the address Finanssivalvonta.fi.