

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
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"> • Lähipiiriluettelot ja luotonanto (LSI-pankit) <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"> • Investment expenses of employee pension funds • Asset and liability valuation processes <p>Underwriting risk</p> <ul style="list-style-type: none"> • 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 * 	<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 • Usage of AI in the financial sector
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>

* Specified Jan 7, 2025