

## Total number of supervised and other fee-paying entities

Fee-paying entities	31 December 2022	31 December 2023
Credit institutions	190	184
Investment firms	182	172
Fund management companies and AIFMs	42	45
Securities issuers	206	203
Stock exchange, clearing corporation	1	1
Finnish Central Securities Depository	1	1
Other fee-paying entities in the financial sector	210	254
<b>Financial sector, total</b>	<b>832</b>	<b>860</b>
Life insurance companies	9	9
Non-life insurance companies	34	34
Pension insurance companies	4	4
Unemployment funds	16	16
Pension foundations and funds	41	39
Sickness funds and other insurance funds	122	120
Insurance associations	5	5
Insurance brokers	86	100
Public-sector funds	4	4
Other fee-paying entities in the insurance sector	43	46
<b>Insurance sector, total</b>	<b>364</b>	<b>377</b>
<b>All supervised and other fee-paying entities, total</b>	<b>1,196</b>	<b>1,237</b>

Entities supervised by the Financial Supervisory Authority include banks, insurance and pension institutions, investment firms, fund management companies and the stock exchange. The FIN-FSA also supervises the operations of foreign EEA supervised entities' and EEA supplementary pension institutions' operations in Finland as well as the provision of services by foreign supervised entities in Finland without establishing a branch.

In addition, FIN-FSA supervises, among other things, insurance agents and compliance with the obligation to declare insider holdings.

## Expenses and funding

Expenses and funding, EUR thousands	2022	2023*
Staff expenses	26,756	27,988
Staff-related expenses	448	649
Other expenses	5,708	6,398
Services	2,456	2,994
Real estate expenses	1,434	1,536
Other expenses	1,818	1,868
Depreciation and amortisation	1,084	1,039
Bank of Finland services	6,791	7,273
<b>Total expenses</b>	<b>40,787</b>	<b>43,347</b>
<b>Funding of operations</b>		
Supervision fees	36,650	40,690
Processing fees	2,073	2,068
Other income	1	3
Bank of Finland's contribution: 5% of expenses	2,039	2,167
Surplus carried over from the previous year	2,371	2,347
Surplus carried over to the next year	-2,347	-3,928
<b>Total funding</b>	<b>40,787</b>	<b>43,347</b>

\*The figures for 2023 are unaudited and unconfirmed.

## Set supervision fees

### Set supervision fees, EUR thousands

Fee-paying entities	2022	2023
Credit institutions	18,894	21,839
Investment firms	1,977	2,182
Fund management companies and AIFMs	3,232	3,018
Securities issuers	2,615	2,842
Stock exchange, clearing corporation	349	387
Finnish Central Securities Depository	232	251
Other fee-paying entities in the financial sector	766	929
<b>Financial sector, total</b>	<b>28,065</b>	<b>31,448</b>
Life insurance companies	1,639	1,594
Non-life insurance companies	1,584	1,679
Pension insurance companies	2,783	3,104
Unemployment funds	1,063	1,128
Pension foundations and funds	210	215
Sickness funds and other insurance funds	97	104
Insurance associations	5	5
Insurance brokers	120	136
Public-sector funds	861	896
Other fee-paying entities in the insurance sector	244	285
<b>Insurance sector, total</b>	<b>8,606</b>	<b>9,146</b>
Adjustment items carried over from previous years	-21	96
<b>Fee-paying entities, total</b>	<b>36,650</b>	<b>40,690</b>

# Processing fees

## Processing fees, EUR thousands

<b>Fee-paying entities</b>	<b>2022</b>	<b>2023</b>
Credit institutions	149	67
Investment firms	59	73
Fund management companies and AIFMs	953	805
Securities issuers	272	196
Other fee-paying entities in the financial sector	72	85
<b>Financial sector, total</b>	<b>1,505</b>	<b>1,226</b>
Insurance companies <sup>1</sup>	24	133
Unemployment funds	23	13
Pension foundations and funds	59	47
Sickness funds and other insurance funds	30	78
Insurance brokers <sup>2</sup>	424	550
Other fee-paying entities in the insurance sector	8	21
<b>Insurance sector, total</b>	<b>568</b>	<b>842</b>
<b>Fee-paying entities, total</b>	<b>2,073</b>	<b>2,068</b>

<sup>1</sup> Life, non-life and pension insurance companies

<sup>2</sup> Insurance brokers and agents