

# Inspection and thematic assessment plan 2026: Bank

Inspections	Thematic assessments
<p><b>Credit institutions (LSI)</b></p> <p>Credit risk</p> <ul style="list-style-type: none"> <li>Covered bond pool management, identification and processing of problem loans</li> <li>Credit risk management in mortgage banking</li> <li>Doubtful receivables process, groups of connected clients and collateral assessment in corporate loan portfolio</li> </ul> <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> <li>Enhanced customer due diligence</li> </ul> <p>Interest rate risk</p> <ul style="list-style-type: none"> <li>Financial balance sheet interest rate risk (IRRBB)</li> </ul> <p><b>Payment institutions</b></p> <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> <li>Compliance with the Payment Institutions Act and money laundering regulations, particularly risk assessment of reporting entities.</li> <li>Customer due diligence</li> </ul> <p>As operating environment changes, tasks will be reprioritised as necessary</p>	<p><b>Credit institutions</b></p> <p>Climate risks (LSI)</p> <ul style="list-style-type: none"> <li>Compliance with EBA ESG guidelines</li> </ul> <p>Interest rate risk (LSI and SI)</p> <ul style="list-style-type: none"> <li>Substitute interest rates in accordance with Article 28(2) of the Benchmark Regulation</li> </ul> <p>Credit risk (LSI)</p> <ul style="list-style-type: none"> <li>CRR3 in LSI banks</li> <li>Compliance with mortgage banking rules</li> </ul> <p>Code of business conduct (LSI and SI)</p> <ul style="list-style-type: none"> <li>Instant payment regulations</li> <li>Processing and compensation processes in cases of abuse</li> <li>Survey of basic banking services</li> </ul> <p>Capital stress tests (LSI)</p> <ul style="list-style-type: none"> <li>Assessment of supervised entities' own stress tests, ICAAP assessment</li> </ul> <p>Sound governance (LSI)</p> <ul style="list-style-type: none"> <li>Organisation and quality assurance of regulatory reporting</li> </ul> <p>Operational risk (SI, LSI and significant branches)</p> <ul style="list-style-type: none"> <li>Compliance with regulations pursuant to Ministry of Finance Decree on fundamentals of credit institutions' emergency planning</li> </ul> <p><b>EEA credit institutions and consumer credit providers</b></p> <p>Code of business conduct</p> <ul style="list-style-type: none"> <li>Assessment of creditworthiness</li> </ul> <p><b>Payment institutions</b></p> <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> <li>Preventing terrorist financing</li> </ul>