

# Inspection and thematic assessment plan 2026: Bank

## Inspections

### Credit institutions (LSI)

#### Credit risk

- Covered bond pool management, identification and processing of problem loans
- Credit risk management in mortgage banking
- Doubtful receivables process, groups of connected clients and collateral assessment in corporate loan portfolio

#### Preventing money laundering and terrorist financing

- Enhanced customer due diligence

#### Interest rate risk

- Financial balance sheet interest rate risk (IRRBB)

### Payment institutions

#### Preventing money laundering and terrorist financing

- Compliance with the Payment Institutions Act and money laundering regulations, particularly risk assessment of reporting entities.
- Customer due diligence

As operating environment changes, tasks will be reprioritised as necessary

## Thematic assessments

### Credit institutions

#### Climate risks (LSI)

- Compliance with EBA ESG guidelines

#### Interest rate risk (LSI and SI)

- Substitute interest rates in accordance with Article 28(2) of the Benchmark Regulation

#### Credit risk (LSI)

- CRR3 in LSI banks
- Compliance with mortgage banking rules

#### Code of business conduct (LSI and SI)

- Instant payment regulations
- Processing and compensation processes in cases of abuse
- Survey of basic banking services

#### Capital stress tests (LSI)

- Assessment of supervised entities' own stress tests, ICAAP assessment

#### Sound governance (LSI)

- Organisation and quality assurance of regulatory reporting

#### Operational risk (SI, LSI and significant branches)

- Compliance with regulations pursuant to Ministry of Finance Decree on fundamentals of credit institutions' emergency planning

### EEA credit institutions and consumer credit providers

#### Code of business conduct

- Assessment of creditworthiness

### Payment institutions

#### Preventing money laundering and terrorist financing

- Preventing terrorist financing