

Inspection and thematic assessment plan 2026: Bank

Inspections	Thematic assessments
<p>Credit institutions (LSI)</p> <p>Credit risk</p> <ul style="list-style-type: none"> 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 <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> Enhanced customer due diligence <p>Interest rate risk</p> <ul style="list-style-type: none"> Financial balance sheet interest rate risk (IRRBB) <p>Payment institutions</p> <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> Compliance with the Payment Institutions Act and money laundering regulations, particularly risk assessment of reporting entities. Customer due diligence 	<p>Credit institutions</p> <p>Climate risks (LSI)</p> <ul style="list-style-type: none"> Compliance with EBA ESG guidelines <p>Interest rate risk (LSI and SI)</p> <ul style="list-style-type: none"> Substitute interest rates in accordance with Article 28(2) of the Benchmark Regulation <p>Credit risk (LSI and SI)*</p> <ul style="list-style-type: none"> CRR3 in LSI banks (LSI) Compliance with mortgage banking rules (LSI and SI)* <p>Code of business conduct (LSI and SI)</p> <ul style="list-style-type: none"> Instant payment regulations Processing and compensation processes in cases of abuse Survey of basic banking services <p>Capital stress tests (LSI)</p> <ul style="list-style-type: none"> Assessment of supervised entities' own stress tests, ICAAP assessment <p>Sound governance (LSI)</p> <ul style="list-style-type: none"> Organisation and quality assurance of regulatory reporting <p>Operational risk (SI, LSI and significant branches)</p> <ul style="list-style-type: none"> Compliance with regulations pursuant to Ministry of Finance Decree on fundamentals of credit institutions' emergency planning <p>EEA credit institutions and consumer credit providers</p> <p>Code of business conduct</p> <ul style="list-style-type: none"> Assessment of creditworthiness
<p>As operating environment changes, tasks will be reprioritised as necessary</p> <p>*Updated 8 February 2026: The thematic review of compliance with mortgage banking rules will also cover SI banks.</p>	<p>Payment institutions</p> <p>Preventing money laundering and terrorist financing</p> <ul style="list-style-type: none"> Preventing terrorist financing