1. Record Nr. UNINA9910162923703321

Titolo	Finland : : Financial Sector Assessment Program: Technical Note-Banking Supervision
Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2017
ISBN	1-4755-6511-9 1-4755-6514-3
Descrizione fisica	1 online resource (58 pages) : illustrations (some color), graphs, tables
Collana	IMF Staff Country Reports
Disciplina	330.9489702
Soggetti	Economic development - Finland Banks and Banking Finance: General Investments: Bonds Industries: Financial Services Banks Depository Institutions Micro Finance Institutions Mortgages General Financial Markets: General (includes Measurement and Data) Financial Institutions and Services: Government Policy and Regulation Financing Policy Financial Risk and Risk Management Capital and Ownership Structure Value of Firms Goodwill General Financial Markets: Government Policy and Regulation Banking Financial services law & regulation Investment & securities Finance Covered bonds Liquidity requirements Credit risk Financial stability assessment Financial regulation and supervision Financial sector policy and analysis Loans Financial institutions

	Bank supervision Banks and banking Bonds State supervision Financial risk management Financial services industry Finland Economic conditions Finland Foreign economic relations Europe Finland
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Sommario/riassunto	This Technical Note discusses the findings and recommendations made in the Financial Sector Assessment Program (FSAP) for Finland in the area of banking supervision. The regulatory and supervisory framework for liquidity and funding risk has improved since the last FSAP, but certain vulnerabilities persist and require greater attention. Finnish banks continue to rely extensively on wholesale funding, as noted in the 2010 FSAP. Although supervisory action has managed to mitigate the problem, many banks remain heavily exposed to the risk of a dry-up of unsecured wholesale funding. Also, banks hold covered bonds issued by other banks as part of their liquidity buffer.