



FI's Supervision Priorities in 2026

05 February 2026

A stable and well-functioning financial system is a prerequisite for a functioning economy. Finansinspektionen (FI) supervises the firms in the financial sector to ensure that they are complying with the rules and the sector is functioning well.

The financial system should be stable, characterised by a high degree of confidence and healthy competition, and have the ability to safeguard key social functions. Financial firms should meet households' and firms' need for financial services, take responsibility for strong consumer protection, and participate in sustainable development. The financial markets should be well functioning.

As a supervisory authority in the financial sector, this is the goal of our work and what we are working towards. We do this through supervision, regulations, and authorisation assessment. In our area of responsibility, we prevent, and counteract, economic crime.

In our supervision, we use several tools to review that financial firms follow the rules and appear stable and responsible. We conduct investigations to ensure that the firms are following laws and rules. We analyse and examine the market to identify risks and trends.

We maintain ongoing supervision of and dialogue with firms. In this dialogue, we highlight in particular the importance of the firms taking responsibility for their risks, having good governance and control, protecting consumers, adopting a long-term approach to their work, and participating in sustainable development.

The financial market is large, and we cannot be everywhere, all the time. We therefore apply a risk-based method to our work, which means we highlight a number of areas and risks that we will look more closely at during the coming year. These areas are important for our mandate, and we also see a need for more supervision than normal.

We must also be prepared to re-prioritise our resources and handle unexpected events.



Supervision Priorities 2026

We will review the risks that could threaten stability and firms' ability to withstand shocks

During the year, like in previous years, we will have a special focus on ensuring that the financial markets are well-functioning and the financial system is stable. We will review firms' governance and risk management, for example if a bank has excessive exposures to companies with similar risks or is correctly managing high-risk loans. We will review whether insurance undertakings have a wide range of complex financial instruments and the management of such instruments. We will also continue to maintain a close dialogue with the fund industry to ensure that all funds introduce liquidity management tools.

During the year, we will also focus in particular on smaller actors and their business models and that they have the resilience to manage the problems that could arise. Given the increasing significance of actors other than banks in the functioning of the financial market – and the increasing degree of interconnection – FI is also analysing how shocks can arise and spread in other ways. FI will follow during the year the development in sustainability risks due to a changing climate and how these risks could impact the stability of the financial system.

In 2026, we will continue to work with the supervision of information and communication technology risks (ICT risks) and security protection. We will analyse in particular reported data linked to the Digital Operational Resilience Act (DORA) to identify risks and ensure good compliance with the regulations. The work to identify security-sensitive activities in the financial sector continues.

We will review that the financial sector is preventing and counteracting crime

We will strengthen supervision in the areas where FI has the role to prevent the financial system from being misused for economic crime, such as money laundering, terrorist financing, and fraud. We will develop new methods of working to identify risks and patterns in financial operations using AI and advanced data analysis. We will continue to work with crime-prevention and crime-fighting authorities and use the new possibilities for information sharing to more effectively identify and prevent criminal activities.

In the work to prevent exclusion on the financial market, we will reanalyse and follow up on our previous report on banks' work related to consumers' right to a payment account. It is important that banks base their work on individual risk assessments and not apply general assumptions about risks associated with certain customer groups, thereby cutting off large groups from basic financial services.

This analysis will include more institutions than in previous years to obtain a wider perspective in this matter.

We will review that consumers are offered loans, savings and insurance policies that suit their needs

In 2026, FI will work to prevent unsound lending and review the firms' collection activities and credit assessments. We will also present new regulations and general guidelines with clearer requirements on lenders linked to the implementation of the new Consumer Credit Directive. In order to prevent consumers from being offered poor and unsuitable savings and insurance products, we will review how investment firms and insurance intermediaries comply with the rules on advice and distribution. FI will also continue to prevent greenwashing, which is when consumers and investors are misled to invest in products that do not meet their expectations and requirements from a sustainability perspective. During the year, FI will review funds with sustainability-related names so consumers are not misled.

We will also conduct in-depth analyses of how the market for individual occupational pension functions with regard to transfers and which investment alternatives the customers chose. We intend to analyse the distribution of complex savings products and continue work related to insurance products that do not provide sufficient value for money. In FI's work to prevent fraud that targets consumers, we will focus on fraud via payment services and investment fraud.