Estonian Financial Supervision and Resolution Authority

Finantsinspektsioon (Estonian Financial Supervision and Resolution Authority) is a financial supervision and crisis resolution authority with autonomous responsibilities and budget that works on behalf of the state of Estonia and is independent in its decision-making.

Finantsinspektsioon carries out state supervision over banks, insurance companies, insurance intermediaries, investment firms, fund managers, investment and pension funds, payment institutions, e-money institutions, creditors and credit intermediaries, and the securities market that all operate under activity licences granted by Finantsinspektsioon.

Finantsinspektsioon is part of the European Single Supervisory Mechanism (SSM), which has carried out capital supervision for the most important banks and banking groups in Europe since November 2014. Finantsinspektsioon is also part of the European Single Resolution Mechanism (SRM) and the Single Resolution Board.

Since the Single Resolution Board (SRB) was set up in Europe in 2015, Finantsinspektsioon has also had responsibility for crisis resolution work as the supervisory institution.

Supervision over branches of banks, insurance companies and investment funds operating in Estonia is exercised by the supervision authority of the country of origin of the branch.