

Total number of supervised and other fee-paying entities

Fee-paying entities	31.12.2018	31.12.2019
Credit institutions	257	240
Investment firms	57	56
Fund management companies and AIFMs	43	45
Securities issuers	179	185
Stock exchange, clearing corporation	1	1
Finnish Central Securities Depository	1	1
Other fee-paying entities in the financial sector	163	185
Financial sector, total	701	713
Life insurance companies	10	10
Non-life insurance companies	36	35
Pension insurance companies	5	4
Unemployment funds	26	25
Pension foundations and funds	52	51
Sickness funds and other insurance funds	124	124
Insurance associations	5	5
Insurance brokers	86	86
Public sector pension funds	3	3
Other fee-paying entities in the insurance sector	45	42
Insurance sector, total	392	385
All supervised and other fee-paying entities, total	1,093	1,098

In addition, FIN-FSA supervises, for example, insurance agents and compliance with the obligation to declare insider holdings.

Expenses and funding

Expenses and funding, EUR thousands	2018	2019*
Staff expenses	18,638	22,622
Staff-related expenses	1,001	1,166
Other expenses	4,100	4,247
Services	1,230	1,351
Real estate expenses	1,358	1,397
Other expenses	1,512	1,499
Depreciation	1,034	945
Bank of Finland services	5,129	5,798
Total expenses	29,902	34,778
Funding of operations		
Supervision fees	26,333	31,462
Processing fees	1,432	1,814
Other income	1	7
Bank of Finland's contribution: 5% of expenses	1,495	1,739
Surplus carried over from the previous year	2,725	2,084
Surplus carried over to the next year	-2,084	-2,328
Total funding	29,902	34,778

*The figures for 2019 are unaudited and unconfirmed.

Set supervision fees

Set supervision fees, EUR thousands

Fee-paying entities	2018	2019
Credit institutions	11,204	16,687
Investment firms	1,322	1,171
Fund management companies and AIFMs	2,322	2,170
Securities issuers	2,461	2,458
Stock exchange, clearing corporation	337	315
Finnish Central Securities Depository	231	228
Other fee-paying entities in the financial sector	541	624
Financial sector, total	18,418	23,653
Life insurance companies	1,372	1,303
Non-life insurance companies	1,408	1,393
Pension insurance companies	2,344	2,379
Unemployment funds	1,327	1,180
Pension foundations and funds	276	241
Sickness funds and other insurance funds	96	95
Insurance associations	5	5
Insurance brokers	117	112
Public sector pension funds	665	644
Other fee-paying entities in the insurance sector	249	258
Insurance sector, total	7,859	7,610
Adjustment items carried over from previous years	56	199
Fee-paying entities, total	26,333	31,462

Processing fees

Processing fees, EUR thousands

Fee-paying entities	2018	2019
Credit institutions	58	23
Investment firms	48	41
Fund management companies and AIFMs	721	919
Securities issuers	142	231
Other fee-paying entities in the financial sector	44	82
Financial sector, total	1,013	1,296
Insurance companies ¹	60	35
Unemployment funds	18	25
Pension foundations and funds	45	32
Sickness funds and other insurance funds	34	33
Insurance intermediaries ²	245	385
Other fee-paying entities in the insurance sector	17	8
Insurance sector, total	419	518
Fee-paying entities, total	1,432	1,814
¹ Life, non-life and pension insurance companies		
² Insurance brokers and agents		

Journal

Items initiated in the FIN-FSA's journal in (main functions and their major categories)	Number
Management	183
Regulation	89
Supervision	2,382
Examples of categories:	
Notifications; branches and cross-border activities	280
Articles of association, by-laws and regulations; confirmation and changes	175
Prospectuses	179
Letters by private citizens	302
Fit & Proper reports	314
Inspections	32
Authorisations; granting and expansion	27
Others	329
Examples of categories:	
Domestic cooperation	86
International cooperation	16
	2,983

In addition, 555 new applications for registration and 8,149 applications for change were processed in the insurance agent register outside the scope of the Journal.

Parliamentary hearings and submissions on draft legislation

The Financial Supervisory Authority's experts were invited to hearings by various committees of the Finnish Parliament on 23 occasions. The FIN-FSA was requested to make 18 submissions on draft Finnish legislation and 81 other submissions in its field of competence.