

FOREWORD	3
CORE SUPERVISORY ACTIVITIES IN 2022	6
PART A — FINANCIAL MARKET SUPERVISION	9
I. BRIEF OVERVIEW OF THE FINANCIAL MARKET IN 2022	10
II. REGULATORY FRAMEWORK	15
II.1 Selected regulatory changes in the EU in 2022	15
II.2 Selected regulatory changes in the Czech Republic in 2022	18
II.3 Selected CNB decrees, official and other supervisory information documents	20
III. FINANCIAL MARKET SUPERVISION	23
III.1 Supervision of credit institutions	23
BOX 1: Supervision of foreign currency lending by banks to households and non-financial corporations	24
BOX 2: Implementation of international sanctions stemming from the current geopolitical situation	26
BOX 3: Combating fraud in payment services	27
III.2 Supervision of insurance companies	28
III.3 Supervision of pension management companies and retirement funds	30
III.4 Supervision of investment firms	31
BOX 4: Implementation of the new SREP for investment firms into CNB supervision	32
III.5 Supervision of management companies and investment funds	33
III.6 Securities issues and regulated markets	34
III.7 Supervision of payment service providers and electronic money issuers	35
III.8 Supervision of consumer credit providers	37
III.9 Supervision of retail distributors	38
III.10 Supervision of bureaux de change	41
III.11 Supervision in the area of banknote and coin circulation	41
III.12 Cross-border provision of services	41
IV. INTERNATIONAL COOPERATION	42
IV.1 Cooperation within the European supervisory authorities	42
IV.2 Cooperation within supervisory colleges	44
IV.3 Cooperation on international standards for financial market regulation and supervision	45

PART B — STATISTICAL PART	46
I. CREDIT INSTITUTIONS	47
II. INSURANCE COMPANIES	52
III. PENSION MANAGEMENT COMPANIES AND RETIREMENT FUNDS	55
IV. INVESTMENT FIRMS	57
V. MANAGEMENT COMPANIES AND INVESTMENT FUNDS	58
VI. NUMBERS OF OTHER FINANCIAL MARKET ENTITIES	60
VII. SECURITIES ISSUES AND REGULATED MARKETS	62
VIII. AGGREGATE INFORMATION ON SUPERVISION	63
IX. THE CNB'S REGULATORY ACTIVITIES IN 2022	66
LIST OF TABLES	69
LIST OF CHARTS	70
ABBREVIATIONS	71