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How banking supervision is organized in Austria

Banking supervision in Austria – who is doing what?

Within the SSM, the ongoing supervision of banks operating in Austria is a responsibility shared by the ECB, the FMA and the OeNB. The Austrian Ministry of Finance is responsible for developing the necessary regulatory provisions, based on EU law, unless the relevant EU provisions apply directly.

Banking supervision in Austria

Who is doing what

The OeNB monitors financial stability in Austria in general. In banking supervision, the OeNB is in charge of fact finding: It undertakes on-site inspections, analyzes the information compiled and drafts reports. Moreover, the OeNB is responsible for processing reporting data.

The ECB has been responsible for the supervision of banks in the euro area since November 4, 2014. It directly supervises significant banks, whereas less significant banks are supervised by the national competent authorities subject to oversight by the ECB.

The FMA is the designated public authority in Austria for banking supervision and macroprudential supervision, for the supervision of insurance companies and pension funds, as well as for securities regulation. The FMA monitors compliance with the relevant rules and is also the Austrian resolution authority.

The Austrian Ministry of Finance is responsible for drafting government bills and converting EU legal acts into Austrian legislation.

Another key player in the field of banking supervision, in addition to the ECB, the FMA, the OeNB and the Austrian Ministry of Finance, is the European Banking Authority (EBA). As an independent EU agency, the EBA is in charge of regulating the European banking sector as a whole, including EU countries beyond the euro area.

> [How the supervisory function is organized at the OeNB](#)

> [The role of the EBA](#)



Downloads

- ▢ [Organization chart of the OeNB \(PDF, 114 kB\)](#)
– updated on: 01.01.2022



Links

- ▢ [Financial Market Authority \(FMA\)](#)
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