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The Mortgage Society of Finland: The Finnish Financial Supervisory Authority's decision on additional own funds requirement

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Inside information

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The Finnish Financial Supervisory Authority has on 23 May 2025 set a discretionary additional capital requirement of 1.25 percent (Pillar 2 requirement) for The Mortgage Society of Finland group. The requirement is to be met according to Act on Credit Institutions (610/2014), chapter 11 section 6 c Subsection 1. The new requirement takes effect on 31 December 2025 and remains valid until 31 December 2028 at the latest. The current discretionary additional capital requirement 0.75 percent remains in force until 31 December 2025.

The decision has been made as a normal part of the group's supervisory review and evaluation process (SREP), based on Act on Credit Institutions (610/2014), chapter 11 section 6, section 6 a subsection 1 paragraph 1 and section 6 b Subsection 1 paragraphs 1 and 2.

Contacts

- Ari Pauna, CEO, +358 50 353 4690
- Mikke Pietilä, CFO, +358 50 439 6820

About Suomen Hypoteekkiyhdistys

The Mortgage Society of Finland Group is the only nationwide expert organization specialized in home financing and housing in Finland. Hypo Group grants mortgages as well as renovation loans and consumer loans, both secured by residential property collateral, for first-time and other homebuyers. Hypo Group continuously develops new ways and models for housing and home financing.

Read more: www.hypo.fi

Attachments

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