

**Competent authorities for the authorisation and supervision  
of payment institutions (Article 20)**  
(pending formal adoption and/or notification)

Member State	Name of the organisation	Web address
	<b>Belgium</b> Banking, Finance and Insurance Commission (CBFA)	<a href="http://www.cbfa.be">www.cbfa.be</a>
	<b>Bulgaria</b> Bulgarian National Bank	<a href="http://www.bnb.bg">www.bnb.bg</a>
	<b>Czech Republic</b> Czech National Bank – Česká národní banka	<a href="http://www.cnb.cz">www.cnb.cz</a>
	<b>Denmark</b> Danish FSA	<a href="http://www.dfsa.dk">www.dfsa.dk</a>
	<b>Germany</b> Federal Financial Supervisory Authority – Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	<a href="http://www.bafin.de">www.bafin.de</a>
	<b>Estonia</b> Estonian Financial Supervision Authority	<a href="http://www.fi.ee">www.fi.ee</a>
	<b>Ireland</b> Irish Financial Services Regulatory Authority	<a href="http://www.financialregulator.ie">www.financialregulator.ie</a>
	<b>Greece</b> Bank of Greece	<a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a>
	<b>Spain</b> Authorisation: Ministerio de Economía y Hacienda Supervision: Banco de España	<a href="http://www.tesoro.es">www.tesoro.es</a> <a href="http://www.bde.es">www.bde.es</a>
	<b>France</b> Comité des établissements de crédit et des entreprises d'investissement Commission bancaire	<a href="http://www.banque-france.fr/cecei/fr/le_cecei/le_cecei.htm#">www.banque-france.fr/cecei/fr/le_cecei/le_cecei.htm#</a> <a href="http://www.banque-france.fr/fr/supervi/supervi_banc/cb/cb.htm">www.banque-france.fr/fr/supervi/supervi_banc/cb/cb.htm</a>
	<b>Croatia</b> Croatian National Bank	<a href="http://www.hnb.hr">www.hnb.hr</a>
	<b>Italy</b> Banca d'Italia	<a href="http://www.bancaditalia.it">www.bancaditalia.it</a>
	<b>Cyprus</b> Central Bank of Cyprus	<a href="http://www.centralbank.gov.cy">www.centralbank.gov.cy</a>
	<b>Latvia</b> Financial and Capital Market Commission	<a href="http://www.fktk.lv">www.fktk.lv</a>
	<b>Lithuania</b> Bank of Lithuania	<a href="http://www.lb.lt">www.lb.lt</a>
	<b>Luxembourg</b> Commission de Surveillance du Secteur Financier (CSSF)	<a href="http://www.cssf.lu">www.cssf.lu</a>
	<b>Hungary</b> Hungarian Financial Supervisory Authority	<a href="http://www.pszaf.hu">www.pszaf.hu</a>
	<b>Malta</b> Malta Financial Services Authority	<a href="http://www.mfsa.com.mt">www.mfsa.com.mt</a>
	<b>Netherlands</b> The Dutch Central Bank	<a href="http://www.dnb.nl">www.dnb.nl</a>
	<b>Austria</b> Austrian Financial Market Authority	<a href="http://www.fma.gv.at">www.fma.gv.at</a>
	<b>Poland</b> Financial Supervision Authority – Komisja Nadzoru Finansowego	<a href="http://www.knf.gov.pl">www.knf.gov.pl</a>
	<b>Portugal</b> National Central Bank – Banco de Portugal	<a href="http://www.bportugal.pt/">www.bportugal.pt/</a>
	<b>Romania</b> National Bank of Romania	<a href="http://www.bnro.ro">www.bnro.ro</a>
	<b>Slovenia</b> National Central Bank – Banka Slovenije	<a href="http://www.bsi.si">www.bsi.si</a>
	<b>Slovakia</b> National Bank of Slovakia	<a href="http://www.nbs.sk">www.nbs.sk</a>

	<b>Finland</b>	Financial Supervisory Authority	<a href="http://www.finanssivalvonta.fi">www.finanssivalvonta.fi</a>
	<b>Sweden</b>	Swedish FSA	<a href="http://www.fi.se">www.fi.se</a>
	<b>United Kingdom</b>	Financial Services Authority	<a href="http://www.fsa.gov.uk">www.fsa.gov.uk</a>
<b>EEA country</b>		<b>Name of the organisation</b>	<b>Web address</b>
	<b>Iceland</b>		
	<b>Liechtenstein</b>	Financial Market Authority (FMA)	<a href="http://www.fma.li">www.fma.li</a>
	<b>Norway</b>	Norwegian FSA – Kredittilsynet	<a href="http://www.kredittilsynet.no">www.kredittilsynet.no</a>