

Last updated: 1 June 2022

## Innovation facilitators in the EU

| Country        | Facilitator Type* | Link to Innovation Facilitator                                    | Name & link to website  | Banking | Insurance | Securities / Markets |
|----------------|-------------------|---|---|---------|-----------|----------------------|
| Austria        | Sandbox           | <a href="#">Kontaktstelle FinTech &amp; Sandbox / FMA-Sandbox</a> | <a href="#">Finanzmarktaufsichtsbehörde (FMA)</a>                       | X       | X         | X                    |
| Austria        | Innovation Hub    | <a href="#">Kontaktstelle FinTech</a>                             | <a href="#">Finanzmarktaufsichtsbehörde (FMA)</a>                       | X       | X         | X                    |
| Belgium        | Innovation Hub    | <a href="#">Fintech Contact Point</a>                             | <a href="#">Financial Services and Markets Authority (FSMA)</a>         | X       | X         | X                    |
| Belgium        | Innovation Hub    | <a href="#">Fintech Contact Point</a>                             | <a href="#">National Bank of Belgium (NBB)</a>                          | X       | X         | X                    |
| Bulgaria       | Innovation Hub    | <a href="#">Innovation Hub</a>                                    | <a href="#">Financial Supervision Commission (FSC)</a>                  |         | X         | X                    |
| Croatia        | Innovation Hub    | <a href="#">Innovation Hub</a>                                    | <a href="#">Croatian National Bank</a>                                  | X       |           |                      |
| Croatia        | Innovation Hub    | <a href="#">Innovation Hub</a>                                    | <a href="#">Croatian Financial Services Supervisory Agency</a>          |         | X         | X                    |
| Cyprus         | Innovation Hub    | <a href="#">Innovation Hub</a>                                    | <a href="#">Cyprus Securities and Exchange Commission</a>               |         |           | X                    |
| Czech Republic | Contact Point     | <a href="#">FinTech contact point/kontaktní místo pro FinTech</a> | <a href="#">Czech National Bank/Česká národní banka</a>                 | X       | X         | X                    |
| Denmark        | Sandbox           | <a href="#">FT Lab</a>  | <a href="#">Finanstilsynet</a>  | X       | X         | X                    |
| Denmark        | Innovation Hub    | <a href="#">Fintech-team</a>                                      | <a href="#">Finanstilsynet</a>  | X       | X         | X                    |
| Estonia        | Innovation Hub    | <a href="#">FinTech working group</a>                             | <a href="#">Financial Supervision Authority (FI)</a>                    | X       | X         | X                    |
| Finland        | Innovation Hub    | <a href="#">FIN-FSA Innovation Helpdesk</a>                       | <a href="#">FIN-FSA</a>   | X       | X         | X                    |
| France         | Innovation Hub    | <a href="#">ACPR FinTech Innovation Hub</a>                       | <a href="#">Autorité de Contrôle Prudentiel et de Résolution (ACPR)</a> | X       | X         | X                    |

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| France  | Innovation Hub | <a href="#">Digital Finance and Innovation Division</a>  | <a href="#">Autorité des Marchés Financiers</a>   |   |   | X |
| Germany | Innovation Hub | <a href="#">Unternehmensgründer und Fintechs</a><br><br><a href="#">Kontaktformular für Unternehmensgründer und Fintechs</a><br><br><a href="#">Company start-ups and fintech companies</a><br><br><a href="#">Contact form for start-ups and fintechs</a> | <a href="#">Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)</a>                   | X | X | X |
| Greece  | Innovation Hub | <a href="#">BoG FinTech Innovation Hub</a>   | <a href="#">Bank of Greece</a>  | X | X |   |
| Greece  | Sandbox        | <a href="#">BoG Regulatory Sandbox</a>   | <a href="#">Bank of Greece</a>  | X | X |   |
| Greece  | Innovation Hub | <a href="#">HCMC Innovation Hub</a>  | <a href="#">Hellenic Capital Market Commission</a>  |   |   | X |
| Hungary | Innovation Hub | <a href="#">MNB Innovation Hub</a>   | <a href="#">Central Bank of Hungary (Magyar Nemzeti Bank - MNB)</a>                       | X | X | X |
| Hungary | Sandbox        | <a href="#">MNB Financial Innovation Testing Environment</a>   | <a href="#">Central Bank of Hungary (Magyar Nemzeti Bank - MNB)</a>                       | X | X | X |
| Iceland | Innovation Hub | <a href="#">Þjónustuborð vegna fjármálatækni (e. FinTech)</a>  | <a href="#">Financial Supervisory Authority (Fjármálaeftirlitið - FME)</a>                | X | X | X |
| Ireland | Innovation Hub | <a href="#">Central Bank of Ireland (CBI) Innovation Hub</a>   | <a href="#">Central Bank of Ireland (CBI)</a>   | X | X | X |
| Italy   | Innovation Hub | <a href="#">Milano Hub</a>   | <a href="#">Banca d'Italia</a>  | X | X |   |
| Italy   | Sandbox        | <a href="#">Regulatory Sandbox – Banca d'Italia</a><br><br><a href="#">Regulatory Sandbox- Consob</a><br><br><a href="#">Regulatory Sandbox - IVASS</a>  | <a href="#">Banca d'Italia</a><br><br><a href="#">Consob</a><br><br><a href="#">IVASS</a> | X | X | X |
| Italy   | Innovation Hub | <a href="#">LIFTECH</a>  | <a href="#">Consob</a>  |   |   | X |
| Italy   | Innovation Hub | Canale Insurtech (link to web page TBD)  | <a href="#">IVASS</a>   |   | X |   |

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| Latvia        | Innovation Hub | <a href="#">Innovation Hub and Sandbox</a>  | <a href="#">Financial and Capital Market Commission</a>  | X | X | X |
| Latvia        | Sandbox        | <a href="#">Innovation Hub and Sandbox</a>  | <a href="#">Financial and Capital Market Commission</a>  | X | X | X |
| Liechtenstein | Innovation Hub | <a href="#">Regulatory Laboratory / Financial Innovation</a>  | <a href="#">Financial Market Authority (FMA)</a>   | X | X | X |
| Lithuania     | Sandbox        | <a href="#">Regulatory sandbox Lithuania</a>  | <a href="#">Bank of Lithuania</a>  | X | X | X |
| Lithuania     | Innovation Hub | Innovation Committee  | <a href="#">Bank of Lithuania</a>  | X | X | X |
| Luxembourg    | Innovation Hub | <a href="#">Financial Innovation – CSSF</a>   | <a href="#">Commission de Surveillance du Secteur Financier</a>  | X |   | X |
| Malta         | Sandbox        | <a href="#">MFSA FinTech Regulatory Sandbox</a>   | <a href="#">Malta Financial Services Authority</a>   | X | X | X |
| Netherlands   | Sandbox        | <a href="#">Regulatory sandbox   Topics AFM   AFM Professionals</a>   | <a href="#">De Nederlandsche Bank (DNB)</a><br><br><a href="#">Authority for Financial Markets (AFM)</a> | X | X | X |
| Netherlands   | Innovation Hub | <a href="#">AFM &amp; DNB InnovationHub   Topics AFM   AFM Professionals</a><br><br><a href="#">InnovationHub and Regulatory Sandbox (dnb.nl)</a> | <a href="#">De Nederlandsche Bank (DNB)</a><br><br><a href="#">Authority for Financial Markets (AFM)</a> | X | X | X |
| Norway        | Innovation Hub | <a href="#">Finansiell teknologi (FinTech)</a>  | <a href="#">Finanstilsynet</a>   | X | X | X |
| Norway        | Sandbox        | <a href="#">Fintech-and-regulatory-sandbox</a>  | <a href="#">Finanstilsynet</a>   | X | X | X |
| Poland        | Sandbox        | <a href="#">KNF Regulatory Sandbox</a>  | <a href="#">Polish Financial Supervision Authority (Komisja Nadzoru Finansowego - KNF)</a>               | X | X | X |
| Poland        | Innovation Hub | <a href="#">KNF Innovation Hub Programme</a>  | <a href="#">Polish Financial Supervision Authority (Komisja Nadzoru Finansowego - KNF)</a>               | X | X | X |
| Portugal      | Innovation Hub | <a href="#">Portugal Finlab</a>   | <a href="#">Banco de Portugal</a><br><br><a href="#">Comissao do Mercado de</a>                          | X | X | X |

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|          |                |   | <a href="#">Valores Mobiliarios</a>  |   |   |   |
|          |                |   | <a href="#">Autoridade de Supervisao de Seguros e de Fundos de Pensoes</a>               |   |   |   |
| Portugal | Innovation Hub | <a href="#">FinTech+</a>  | <a href="#">Banco de Portugal</a>  | X |   |   |
| Romania  | Innovation Hub | <a href="#">FinTech Hub (includes a dedicated section related to insurance - (InsurTech))</a> | <a href="#">ASF</a>  |   | X | X |
| Slovakia | Innovation Hub | <a href="#">Innovation Hub</a>  | <a href="#">National Bank of Slovakia</a>  | X | X | X |
| Slovakia | Sandbox        | <a href="#">Regulatory Sandbox</a>  | <a href="#">National Bank of Slovakia</a>  | X | X | X |
| Slovenia | Innovation Hub | <a href="#">Banka Slovenije Fintech Innovation Hub</a>  | <a href="#">Banka Slovenije</a>  | X |   |   |
| Spain    | Innovation Hub | <a href="#">FINTECH PORTAL / INNOVATION PORTAL</a>  | <a href="#">CNMV</a>   |   |   | X |
| Spain    | Innovation Hub | <a href="#">Queries on Technological Innovation</a>   | <a href="#">Banco de España</a>  | X |   |   |
| Spain    | Sandbox        | <a href="#">Entry Point Sandbox Tesoro Público</a>  | <a href="#">Banco de Espana</a><br><br><a href="#">CNMV</a><br><br><a href="#">DGSFP</a> | X | X | X |
| Sweden   | Innovation Hub | <a href="#">Finansinspektionen's Innovation Center</a>  | <a href="#">Finansinspektionen (Financial Supervisory Authority - FI)</a>                | X | X | X |