

## Notification template for Article 131 of the Capital Requirements Directive (CRD) – Other Systemically Important Institutions (O-SIIs)

**Template for notifying the European Central Bank (ECB) and the European Systemic Risk Board (ESRB) of the setting or resetting of an O-SII buffer under Article 131(7) CRD and of the identity of O-SIIs under Article 131(12) CRD**

Please send/upload this template to:

- [macropru.notifications@ecb.europa.eu](mailto:macropru.notifications@ecb.europa.eu) when notifying the ECB (under Article 5 of the Single Supervisory Mechanism (SSM) Regulation<sup>1</sup>);
- [DARWIN/ASTRA](#) when notifying the ESRB.

The ESRB will forward this notification to the European Commission, to the European Banking Authority (EBA) and to the competent and designated authorities of the Member States concerned without delay and will publicly disclose the names of the O-SIIs on its website. This notification will be made public by the ESRB once the relevant authorities have adopted and published the notified macroprudential measure<sup>2</sup>.

E-mailing/uploading this template to the above addresses constitutes official notification; no further official letter is required. To facilitate the work of the notified authorities, please send the notification template in a format that allows the information to be read electronically.

1. Notifying national authority			
<b>1.1 Name of the notifying authority</b>	Central Bank of Iceland		
<b>1.2 Country of the notifying authority</b>	Iceland		
2. Description of the measure			
<b>2.1a Institution or group of institutions concerned</b>	On which institution(s) is the measure applied (name and Legal Entity Identifier (LEI) code)?		
	Is the measure applied at:		
	<ul style="list-style-type: none"> <li>- The highest level of consolidation?</li> <li>- A sub-consolidated level?</li> <li>- An individual level?</li> </ul>		
	<b>Name of institution</b>	<b>LEI</b>	<b>Consolidation level</b>
	<b>Arion banki hf.</b>	RIL4VBPDB0M7Z3K XSF19	highest level of consolidation

<sup>1</sup> Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

<sup>2</sup> On request by the notifying authority, it may be agreed with the Head of the ESRB Secretariat that this notification, or a part thereof, should not be published for reasons of confidentiality or financial stability.

	<table border="1"> <tbody> <tr> <td><b>Íslandsbanki hf.</b></td> <td>549300PZMFIQR79Q 0T97</td> <td>highest level of consolidation</td> </tr> <tr> <td><b>Landsbankinn hf.</b></td> <td>549300TLZPT6JELD WM92</td> <td>highest level of consolidation</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	<b>Íslandsbanki hf.</b>	549300PZMFIQR79Q 0T97	highest level of consolidation	<b>Landsbankinn hf.</b>	549300TLZPT6JELD WM92	highest level of consolidation															
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<b>2.1b Changes to the list of institutions concerned</b>	<p>Please indicate under 2.1a any changes to the list as compared to the last notification, and provide an explanation, if applicable.</p> <p>No changes.</p>																					
<b>2.2 Level of the buffer applied</b>	<p>At what level is the fully phased-in buffer (in %) applied to the institution(s)?</p> <table border="1"> <thead> <tr> <th>Name of institution</th> <th>New O-SII buffer</th> <th>Previous O-SII buffer</th> </tr> </thead> <tbody> <tr> <td><b>Arion banki hf.</b></td> <td>2%</td> <td>2%</td> </tr> <tr> <td><b>Íslandsbanki hf.</b></td> <td>2%</td> <td>2%</td> </tr> <tr> <td><b>Landsbankinn hf.</b></td> <td>2%</td> <td>2%</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of institution	New O-SII buffer	Previous O-SII buffer	<b>Arion banki hf.</b>	2%	2%	<b>Íslandsbanki hf.</b>	2%	2%	<b>Landsbankinn hf.</b>	2%	2%									
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<b>2.3 Name of the ultimate EU parent institution</b>	<p>Please provide the name and LEI code of the ultimate EU parent institution of the group for each of the O-SIIs identified. If the ultimate EU parent institution is not the concerned institution itself.</p> <p>The institutions are in all cases the ultimate parent institutions.</p> <table border="1"> <thead> <tr> <th>Name of identified O-SII</th> <th>Ultimate EU parent institution</th> <th>LEI of ultimate parent institution</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of identified O-SII	Ultimate EU parent institution	LEI of ultimate parent institution																		
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<b>2.4 Names of subsidiaries</b>	<p>If any of the O-SIIs identified is a parent institution and the buffer is applied at a (sub)consolidated level, please name the subsidiaries of the institution that are notified as O-SIIs (please give names and LEI codes).</p> <p>N/A.</p> <table border="1"> <thead> <tr> <th>Name of parent O-SII identified</th> <th>Name of O-SII subsidiary</th> <th>LEI of O-SII subsidiary</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of parent O-SII identified	Name of O-SII subsidiary	LEI of O-SII subsidiary																		
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<b>3.1 Timing for the decision</b>	<p>What is the date of the official decision? <u>For SSM countries when notifying the ECB:</u> provide the date on which the decision referred to in Article 5 of the Single Supervisory Mechanism Regulation (SSMR) will be taken.</p> <p>06/12/2022</p>																																																
<b>3.2 Timing for publication</b>	<p>What is the date of publication of the notified measure?</p> <p>07/12/2022</p>																																																
<b>3.3 Disclosure</b>	<p>Information about the strategy for if the communicating the notified measure to the market.</p> <p>All information on decisions regarding capital buffers is available on the Central Bank's website, see here: <a href="https://www.cb.is/financial-stability/macprudential-policy/capital-buffers/">https://www.cb.is/financial-stability/macprudential-policy/capital-buffers/</a></p>																																																
<b>3.4 Timing for application</b>	<p>What is the intended date of application of the measure?</p> <p>07/12/2022</p>																																																
<b>3.5 Phasing in</b>	<p>What is the intended timeline for the phase-in of the measure?</p> <p>N/A</p> <table border="1" data-bbox="571 846 1445 958"> <thead> <tr> <th>Name of institution</th> <th>Date1</th> <th>Date2</th> <th>Date3</th> <th>Date4</th> <th>Date5</th> </tr> </thead> <tbody> <tr> <td></td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> </tr> <tr> <td></td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> <td>%</td> </tr> </tbody> </table>	Name of institution	Date1	Date2	Date3	Date4	Date5		%	%	%	%	%		%	%	%	%	%																														
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<b>3.6 Review of the measure</b>	<p>When will the measure be reviewed (Article 131, paragraphs (6) and (12), specify that the buffer, the identification of O-SIIs and their allocation to subcategories must be reviewed at least annually)?</p> <p>The measure will likely be reviewed during Q3 of 2023.</p>																																																
<b>4. Reason for O-SII identification and activation of the O-SII buffer</b>																																																	
<b>4.1 Scores of institutions or group of institutions concerned, as per EBA guidelines on the assessment of O-SIIs (Article 131.3 CRD)</b>	<p>Please list here the names, overall scores and category scores of the O-SIIs identified based on</p> <ol style="list-style-type: none"> <li>size;</li> <li>importance for the economy of the relevant Member State or the Union, capturing substitutability/financial institution infrastructure;</li> <li>complexity, including the additional complexities from cross-border activity;</li> <li>interconnectedness of the institution or (sub-)group with the financial system.</li> </ol> <table border="1" data-bbox="571 1563 1445 1935"> <thead> <tr> <th>Name of institution</th> <th>Size</th> <th>Substitutability</th> <th>Complexity</th> <th>Interconnectedness</th> <th>Overall Score</th> </tr> </thead> <tbody> <tr> <td>Arion banki hf.</td> <td>2336</td> <td>2883</td> <td>3358</td> <td>2730</td> <td>2827</td> </tr> <tr> <td>Íslandsbanki hf.</td> <td>2540</td> <td>3120</td> <td>3771</td> <td>3540</td> <td>3243</td> </tr> <tr> <td>Landsbankinn hf.</td> <td>3075</td> <td>3366</td> <td>2526</td> <td>1671</td> <td>2659</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of institution	Size	Substitutability	Complexity	Interconnectedness	Overall Score	Arion banki hf.	2336	2883	3358	2730	2827	Íslandsbanki hf.	2540	3120	3771	3540	3243	Landsbankinn hf.	3075	3366	2526	1671	2659																								
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	<p>Please provide other relevant information (indicator values, methodology, calculations and formulas, data sources, information set used for denominators) in a separate Excel file.</p> <p>The methodology of identifying systemic importance of institutions in Iceland is based on the EBA guidelines on the assessment of O-SIIs. One additional indicator is used to highlight the importance of the FX market for the Icelandic economy. The additional indicator, FX market turnover, is measured as the share of FX market transactions of the institution to total transactions from 1. January to 31 December of the preceding year. The indicator is included in the Importance category.</p>
<p><b>4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)</b></p>	<p>Please provide information on:</p> <ol style="list-style-type: none"> <li>whether you followed the EBA guidelines on the assessment of O-SIIs;</li> <li>which threshold score has been set to identify O-SIIs;</li> <li>whether relevant entities with relative total assets not in excess of 0.02% have been excluded from the identification process;</li> <li>the names and scores of all relevant entities not excluded from the identification process (could be sent in a separate Excel file, see 4.1);</li> <li>whether non-bank institutions have been included in the calculations.</li> </ol> <p>A. The Central Bank of Iceland uses the EBA guidelines to assess O-SIIs in Iceland. Mandatory indicators in the EBA guidelines are used with the addition of one optional indicator under the Importance category.</p> <p>B. In order to take into account the specificities of the banking sector in Iceland and the resulting statistical distribution of the scores, also ensuring the homogeneity of the group of O-SIIs designated in this way the threshold has been set at 425 basis points.</p> <p>C. No institutions are excluded from the identification process.</p> <p>D. Scores of relevant institutions not identified as O-SII are not published.</p> <p>E. The Housing Financing Fund is included in the calculations, but not identified as O-SII as the institution falls out of scope of the buffer requirement.</p>
<p><b>4.3 Supervisory judgement</b></p>	<p>Have any of the institutions listed in 2.1 been identified by applying supervisory judgement as laid down in EBA guidelines on the assessment of O-SIIs? If yes, please list the respective institutions and provide information on:</p> <ol style="list-style-type: none"> <li>which of the optional indicators have been used to justify the supervisory assessment decisions, if any, and what the scores were;</li> <li>why these optional indicators are relevant for the Member State;</li> <li>why the bank is systemically important in terms of those particular optional indicators.</li> </ol> <p>N/A</p>
<p><b>4.4 Calibrating the O-SII buffer</b></p>	<p>Please provide information on the criteria and indicators used to calibrate the level of the O-SII buffer requirement and the mapping to institution-specific buffer requirements.</p> <p>As all institutions identified as O-SII are well above the threshold, recommended by EBA guidelines, and have very similar importance to the Icelandic financial system and economy. A 2% buffer has therefore been applied to all O-SII banks. If the need arises a bucketing approach will be considered in line with the approach EBA has proposed.</p>
<p><b>4.5 Effectiveness and proportionality of measure</b></p>	<p>Please provide a justification for why the O-SII buffer is considered likely to be effective and proportionate to mitigate the risk.</p> <p>The combined size of the three institutions identified as O-SII represents about 80% of the assets of the domestic financial sector. The banks provide important services to the real economy, both to companies and households.</p>

	<p>The O-SII buffer applicable to Icelandic banks was calibrated accounting for the banks' systemic importance. The structure of the Icelandic financial sector is such that there are three very large and systemically important institutions that dominate the market with four very small savings and loans banks, mostly operating in rural areas, one small commercial bank and a few small financing companies. The failure of one of the O-SII could have widespread negative effects and result in contagion effects to other banks, due to deteriorating credit ratings, and access to foreign financial markets might be affected.</p> <p>Capital buffers reduce the risk of failure of systemically important institutions and thus the probability of negative effects on the real economy.</p> <p>Given the above considerations and the assessment of systemic importance according to the EBA guidelines, a 2% CET1 level of the O-SII buffer is considered effective and proportionate for all three banks identified as O-SIIs.</p>
<b>5. Sufficiency, consistency and non-overlap of the policy response</b>	
<p><b>5.1 Sufficiency of the policy response</b></p>	<p>For a macroprudential policy to be 'sufficient', the policy responses must be deemed to significantly mitigate, or reduce the build-up of, risks over an appropriate time horizon with a limited unintended impact on the general economy.</p> <p>Note that the ESRB will use the assessment of the macroprudential stance as relevant input in assessing the sufficiency of the macroprudential policy in the Member State.</p> <p>Please provide any additional information that the ESRB should consider in assessing the sufficiency of the policy response.</p> <p>The Central Bank of Iceland deems the buffer requirements sufficient to significantly mitigate the systemic risks of systemic importance. The buffer is intended to mitigate the potential contagion risks and moral hazard related to systemic importance and is sufficient at present, considering the specificities of the Icelandic banking sector and economy. During the time the buffer has been in effect, no unintended effects have been observed, e.g., regarding excessive deleveraging, search for yield or increased risk taking or leakages to the non-bank sector.</p>
<p><b>5.2 Consistency of application of the policy response</b></p>	<p>For a macroprudential policy to be 'consistent', the policy instruments meet their respective objectives, as outlined in ESRB/2013/1<sup>3</sup>, and must be implemented in accordance with the common principles set out in the relevant legal texts.</p> <p>Note that the ESRB assessment of consistency will consider whether the same systemic risks are addressed in a similar way across and within the Member States over time.</p> <p>Please provide any additional information that the ESRB should consider in assessing the consistency of the policy response.</p> <p>The Central Bank of Iceland considers the approach used to identify systemically important banks in Iceland to be consistent and in line with relevant legal requirements and guidelines, e.g., the relevant Icelandic legislation implementing CRD and EBA guidelines no. EBA/GL/2014/10. The increased capital requirements associated with the systemic importance mitigates the risk of contagion by bolstering the resilience of systemically important banks. As all three systemically important banks in Iceland adhere to similar business plans and are</p>

<sup>3</sup> Recommendation of the European Systemic Risk Board of 4 April 2013 on intermediate objectives and instruments of macro-prudential policy (ESRB/2013/1) (OJ C 170, 15.6.2013, p. 1)

	equivalent in size the capital requirement due to systemic importance is also equivalent.
<b>5.3 Non-overlap of the policy response</b>	<p>For a policy instrument to be 'non-overlapping', it should aim to address a systemic risk that either differs from a risk addressed by other active tools in the same Member State, or be complementary to another tool in that Member State which addresses the same systemic risk.</p> <ul style="list-style-type: none"> <li>- Are other policy instruments used to address the <u>same</u> systemic risk?</li> <li>- If yes, please explain the need for more than one instrument to address the same systemic risk and how the different instruments interact with each other.</li> </ul> <p>No other measures are used to address the systemic risks related to systemic importance of financial institutions.</p>
<b>6. Cross-border and cross-sector impact of the measure</b>	
<b>6.1 Assessment of cross-border effects and the likely impact on the Internal Market (Recommendation ESRB/2015/2<sup>4</sup>)</b>	<p>Assessment of the cross-border effects of implementation of the measure.</p> <p>a. Assessment of the spillover channels operating via risk adjustment and regulatory arbitrage. The relevant indicators provided in Chapter 11 of the ESRB Handbook on Operationalising Macroprudential Policy in the Banking Sector<sup>5</sup> and the <a href="#">Framework to assess cross-border spillover effects of macroprudential policies</a> of the ECB Task Force on cross-border spillover effects of macroprudential measures can be used.</p> <p>b. Assessment of the:</p> <ul style="list-style-type: none"> <li>o cross-border effects of implementation of the measure in your own jurisdiction (inward spillovers);</li> <li>o cross-border effects on other Member States and on the Single Market of the measure (outward spillovers);</li> <li>o overall impact on the Single Market of implementation of the measure.</li> </ul> <p>Since Icelandic banks have very limited operations in member states of the EU, this measure is very unlikely to have any cross-border effects or impact on the internal market. Also, since the buffer has been in effect since 2016 and remains unchanged.</p>
<b>6.2 Assessment of leakages and regulatory arbitrage within the notifying Member State</b>	<p>Referring to your Member State's specific characteristics, what is the scope for "leakages and regulatory arbitrage" in your own jurisdiction (i.e. circumvention of the measure/leakages to other parts of the financial sector)?</p> <p>Is there scope for "leakages and regulatory arbitrage" in other jurisdictions?</p> <p>Possible leakages are very unlikely. Since the O-SII buffer is applied at the highest consolidation level there are no risks of shifts in activity w.r.t. geographical location within groups. Also, the risk of reduced operations in order to be not classified as O-SII does not apply in Iceland since the reduction in operations would need to be extremely large. The banks affected by the measure already maintain the 2% CET1 capital to meet the O-SII buffer as it was introduced in full on 1 April 2016. The impact of the application of the O-SII buffer, at this time, is therefore assessed to be neutral w.r.t. lending growth and own funds requirements. Leakages to the non-bank sector is a possibility, but this</p>

<sup>4</sup> Recommendation of the European Systemic Risk Board of 15 December 2015 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2015/3) (OJ C 97, 12.3.2016, p. 9).

<sup>5</sup> Available on the ESRB's website at [www.esrb.europa.eu](http://www.esrb.europa.eu).

	has not been observed since the introduction of the buffer in 2016, nor in relation to the introduction, increase or decrease of other capital buffers.
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**7. Combinations and interactions with other measures**

<b>7.1 Combinations between G-SII and O-SII buffers</b> <b>(Article 131.14)</b>	If both G-SII and O-SII criteria apply to the same institution at consolidated level, which of the two buffers is the highest?  N/A												
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<b>7.2 Combinations with systemic risk buffers (SyRBs)</b> <b>(Article 131.15 CRD)</b>	Are any of the institutions identified as O-SIIs subject to a systemic risk buffer?  If yes, please provide the following information: <ol style="list-style-type: none"> <li>What is/are the systemic risk buffer rate(s)?</li> <li>At what level is/are the systemic risk buffer rate(s) applied (i.e. consolidation level and/or individual)?</li> <li>Is the sum of the systemic risk buffer rate(s) and the O-SII buffer rate (or the higher of the G-SII and O-SII buffer rates, if a group is subject to a G-SII buffer and to an O-SII buffer at consolidated level) to which the same institution is subject over 5%?</li> </ol>																																				
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<b>7.3 O-SII requirement for a subsidiary (Article 131.8 CRD)</b>	If the O-SII is a subsidiary of an EU parent institution subject to a G-SII or O-SII buffer on a consolidated basis, what is the G-SII or O-SII buffer rate on a consolidated basis of the parent institution?  Does the cap for the subsidiary prevent the implementation of a higher O-SII buffer based on the domestic buffer setting methodology?  N/A												
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<b>8. Miscellaneous</b>	
<b>8.1 Contact person(s)/mailbox at notifying authority</b>	<p>Contact person(s) (name, phone number and e-mail address) and mailbox for further inquiries.</p> <p>Mr. Einar Jón Erlingsson            Tel: +354 569 9600 - <a href="mailto:einar.jon.erlingsson@sedlabanki.is">einar.jon.erlingsson@sedlabanki.is</a></p> <p>Mr. Jón Magnús Hannesson            Tel: +354 569 9600 – <a href="mailto:jon.magnus.hannesson@sedlabanki.is">jon.magnus.hannesson@sedlabanki.is</a></p>
<b>8.2 Any other relevant information</b>	
<b>8.3 Date of the notification</b>	<p>Please provide the date on which this notification was uploaded/sent.</p> <p>07/12/2022</p>