

13a.^{81} **32001 L 0017**: Directive 2001/17/EC of the European Parliament and of the Council of 19 March 2001 on the reorganisation and winding-up of insurance undertakings (OJ L 110, 20.4.2001, p. 28).

13b.^{82} **32002 L 0092**: Directive 2002/92/EC of the European Parliament and of the Council of 9 December 2002 on insurance mediation (OJ L 9, 15.1.2003, p. 3).

13c.^{83} **32004 D 0006**: Commission Decision 2004/6/EC of 5 November 2003 establishing the Committee of European Insurance and Occupational Pensions Supervisors (OJ L 3, 7.1.2004, p. 30).

Modalities for the association of the EFTA States in accordance with Article 101 of the Agreement:

Each EFTA State may, in accordance with Article 3 of Commission Decision 2004/6/EC, appoint persons to participate as observers in the meetings of the Committee of European Insurance and Occupational Pensions Supervisors.

13d.^{84} **32004 D 0009**: Commission Decision 2004/9/EC of 5 November 2003 establishing the European Insurance and Occupational Pensions Committee (OJ L 3, 7.1.2004, p. 34).

Modalities for the association of the EFTA States in accordance with Article 101 of the Agreement:

Each EFTA State may, in accordance with Article 3 of Commission Decision 2004/9/EC, appoint persons to participate as observers in the meetings of the European Insurance and Occupational Pensions Committee.

The EC Commission shall, in due time, inform the participants of the dates of the meetings of the Committee and transmit to them the relevant documentation.

II. Banks and other credit institutions

(i) Coordination of legislation on establishment and freedom to provide services

14.^{85} **32006 L 0048**: Directive 2006/48/EC of the European Parliament and of the Council of 14 June 2006 relating to the taking up and pursuit of the business of credit institutions (recast) (OJ L 177, 30.6.2006, p. 1), as amended by:

-^{86} **32007 L 0018**: Commission Directive 2007/18/EC of 27 March 2007 (OJ L 87, 28.3.2007, p. 9),

-^{87} **32007 L 0044**: Directive 2007/44/EC of the European Parliament and of the Council of 5 September 2007 (OJ L 247, 21.9.2007, p. 1),

-^{88} **32007 L 0064**: Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 (OJ L 319, 5.12.2007, p. 1),

^{81} Point inserted by Decision No 166/2002 (OJ No L 38, 13.2.2003, p. 26 and EEA Supplement No 9, 13.2.2003, p. 19), e.i.f. 1.8.2003. Text of point 13a (Directive 2001/17/EC) shall be deleted with effect from 1 November 2012 by Decision No 78/2011 (OJ No L [to be published] and EEA Supplement No [to be published]), e.i.f. pending.

^{82} Point inserted by Decision No 115/2003 (OJ No L 331, 18.12.2003, p. 34 and EEA Supplement No 64, 18.12.2003, p. 21), e.i.f. 1.5.2004.

^{83} Point inserted by Decision No 81/2008 (OJ L 280, 23.10.2008, p. 12 and EEA Supplement No 64, 23.10.2008, p. 5), e.i.f. 5.7.2008.

^{84} Point inserted by Decision No 81/2008 (OJ L 280, 23.10.2008, p. 12 and EEA Supplement No 64, 23.10.2008, p. 5), e.i.f. 5.7.2008.

^{85} Text of point 14 replaced by Decision No 15/2001 (OJ No L 117, 26.4.2001, p. 13 and EEA Supplement No 22, 26.4.2001, p.8), e.i.f. 1.10.2001, and consequently replaced by Decision No 65/2008 (OJ No L 257, 25.9.2008, p. 27 and EEA Supplement No 58, 25.9.2008, p. 9), e.i.f. 1.11.2010.

^{86} Indent and words “, as amended by:” above, added by Decision No 66/2008 (OJ No L 257, 25.9.2008, p. 29 and EEA Supplement No 58, 25.9.2008, p. 11), e.i.f. 1.11.2010.

^{87} Indent added by Decision No 79/2008 (OJ No L 280, 23.10.2008, p. 7 and EEA Supplement No 64, 23.10.2008, p. 1), e.i.f. 1.11.2010.

^{88} Indent added by Decision No 114/2008 (OJ No L 339, 18.12.2008, p. 103 and EEA Supplement No 79, 18.12.2008, p.11), e.i.f. 1.11.2011.

- ^{89} **32009 L 0111**: Directive 2009/111/EC of the European Parliament and of the Council of 16 September 2009 (OJ L 302, 17.11.2009, p. 97),
- ^{90} **32009 L 0083**: Commission Directive 2009/83/EC of 27 July 2009 (OJ L 196, 28.7.2009, p. 14),
- ^{91} **32009 L 0110**: Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 (OJ L 267, 10.10.2009, p. 7),
- ^{92} **32010 L 0016**: Commission Directive 2010/16/EU of 9 March 2010 (OJ L 60, 10.3.2010, p. 15).

The transitional arrangements set out in the Annexes to the Act of Accession of 16 April 2003 for Cyprus (Annex VII, Chapter 2), Hungary (Annex X, Chapter 2, Point 2), Poland (Annex XII, Chapter 3, Point 2) and Slovenia (Annex XIII, Chapter 3, Point 4) concerning Directive 2000/12/EC shall apply *mutatis mutandis*.

The provisions of the Directive shall, for the purposes of this Agreement, be read with the following adaptations:

- (a) the following shall be added to Article 2:

“- in Iceland ‘Byggingarsjóðir ríkisins’.”;

- (b) Article 10(2) shall read:

“A Contracting Party may decide that credit institutions already in existence on 1 January 1994, the own funds of which do not attain the levels prescribed for initial capital in paragraphs (1) and (2) of Article 9, may continue to carry on their activities. In that event, their own funds may not fall below the highest level reached with effect from 2 May 1992.”;

- (c)^{93} Articles 19, 19a, 19b, 20 and 21(3) regarding the prudential assessment of a proposed acquirer shall not apply where the proposed acquirer, as defined in the Directive, is situated or regulated outside the territory of the Contracting Parties.

- (d)^{94} Articles 38(2) and 38(3) shall not apply;

- (e)^{95} Whenever a Contracting Party has decided to initiate negotiations as referred to in Article 39 of the Directive, it shall inform the EEA Joint Committee thereof. The Contracting Parties shall consult within the framework of the EEA Joint Committee on what course to take, whenever this is of mutual interest.

- 15.^{96} **32009 L 0110**: Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions

^{89} Indent added by Decision No 85/2010 (OJ No L 277, 21.10.2010, p. 39 and EEA Supplement No 59, 21.10.2010, p. 7), e.i.f. pending.

^{90} Indent added by Decision No 120/2010 (OJ No L 58, 3.3.2011, p. 77 and EEA Supplement No 12, 3.3.2011, p. 20), e.i.f. pending.

^{91} Indent added by Decision No 120/2010 (OJ No L 58, 3.3.2011, p. 77 and EEA Supplement No 12, 3.3.2011, p. 20), e.i.f. pending.

^{92} Indent added by Decision No 77/2011 (OJ No L [to be published] and EEA Supplement No [to be published]), e.i.f. 2.7.2011..

^{93} Adaptation text inserted by Decision No 79/2008 (OJ No L 280, 23.10.2008, p. 7 and EEA Supplement No 64, 23.10.2008, p. 1), e.i.f. 1.11.2010.

^{94} Adaptation text renumbered by Decision No 79/2008 (OJ No L 280, 23.10.2008, p. 7 and EEA Supplement No 64, 23.10.2008, p. 1), e.i.f. 1.11.2010.

^{95} Adaptation text renumbered by Decision No 79/2008 (OJ No L 280, 23.10.2008, p. 7 and EEA Supplement No 64, 23.10.2008, p. 1), e.i.f. 1.11.2010.

^{96} New point 15 inserted by Decision No 120/2010 (OJ No L 58, 3.3.2011, p. 77 and EEA Supplement No 12, 3.3.2011, p. 20), e.i.f. pending.