



UMRÆÐUSKJAL

Drög að almennum viðmiðum og aðferðafræði
vegna könnunar- og matsferlis hjá fjármálafyrirtækjum

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Almennar leiðbeiningar

Umræðuskjalið er sent umsagnaraðilum og þeim gefinn kostur á að koma á framfæri umsögn eigi síðar en 27. desember nk. Skjalið er einnig birt á vefsíðu Seðlabanka Íslands (fjármálaeftirlits), www.fme.is.

Umsagnaraðilar eru vinsamlegast beðnir um að skila umsögnum rafrænt á sérstöku umsagnareyðublaði sem útbúið hefur verið vegna draga þessara að reglum.

Umsagnareyðublaðið má nálgast á framangreindri vefsíðu með því að velja „Réttarheimildir“-flipann á forsíðu og velja svo flokkinn „Umræðuskjöl“. Umsagnareyðublaðið skal sent á netfangið skjalasafn@sedlabanki.is.

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Systemic risk buffer

In accordance with Part F of Chapter X of Act No. 161/2002, the CBI shall issue rules on systemic risk buffer based on an approval by the FSC.⁶ The buffer rate shall amount to 0-3% of institutions risk base, as provided for in the Paragraph 3 of Article 97 of the Act for specific classes of exposures. Institutions shall maintain the buffer on consolidated and entity basis. The requirement must be met by CET1 capital.

The purpose of the systemic risk buffer is to prevent or reduce the effects stemming from systemic risk related to the structure and long-term tendencies in the real economy and the financial system.

The systemic risk buffer shall be increased in gradual or integrated steps of 0.5 percentage points. The requirement to maintain the buffer may vary depending on the type of institution.

On interaction between the systemic risk buffer and O-SII buffer or the G-SII buffer see Chapter 5 of this Annex.

The systemic risk buffer shall be reviewed at least every two years.

The systemic risk buffer may apply to all exposures, to certain exposures, or different classes of exposures.⁷ It can also apply to exposures in other EEA member states and non-member states. However, the CBI shall first recognise systemic risk buffers imposed by other countries for exposures in those countries.

When the systemic risk buffer applies to domestic exposures, the effective risk buffer rate is calculated by multiplying the proportion of the domestic credit exposure by the domestic systemic risk buffer rate. To calculate the domestic systemic risk buffer rate and reciprocated risk buffers in other countries, refer to the method used to calculate the institution-specific countercyclical capital buffer in Chapter 3 of this Annex.

Example: If the proportion of domestic credit exposure is 80% of the risk base of the institution and the domestic systemic risk buffer rate is 3%, then the effective buffer rate is 2.4% (80% * 3%) which is then multiplied by the risk base to obtain the capital requirement for the buffer.

Current systemic risk buffer rates in the EEA member states are disclosed by the ESRB on its [website](#).

6. Cf. Rules No. 323/2020 on systemic risk buffers for financial undertakings.

7. Guidelines on the appropriate subsets of sectoral exposures to which competent or designated authorities may apply a systemic risk buffer in accordance with Article 133(5)(f) of Directive 2013/36/EU (EBA/GL/2020/13).