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(l) Text with EEA relevance

I

(Information)

COMMISSION

Euro exchange rates (¹)

26 November 2003

(2003/C 284/01)

1 euro =

	Currency	Exchange rate		Currency	Exchange rate
USD	US dollar	1,1828	LVL	Latvian lats	0,6506
JPY	Japanese yen	129,67	MTL	Maltese lira	0,4284
DKK	Danish krone	7,4392	PLN	Polish zloty	4,6595
GBP	Pound sterling	0,6968	ROL	Romanian leu	40 137
SEK	Swedish krona	8,9955	SIT	Slovenian tolar	236,47
CHF	Swiss franc	1,5499	SKK	Slovak koruna	40,905
ISK	Iceland króna	89,24	TRL	Turkish lira	1 738 865
NOK	Norwegian krone	8,15	AUD	Australian dollar	1,6422
BGN	Bulgarian lev	1,9487	CAD	Canadian dollar	1,5464
CYP	Cyprus pound	0,58408	HKD	Hong Kong dollar	9,1879
CZK	Czech koruna	31,89	NZD	New Zealand dollar	1,8541
EEK	Estonian kroon	15,6466	SGD	Singapore dollar	2,0395
HUF	Hungarian forint	261,30	KRW	South Korean won	1 422,26
LTL	Lithuanian litas	3,4526	ZAR	South African rand	7,6807

(¹) Source: reference exchange rate published by the ECB.

Authorisation for State aid pursuant to Articles 87 and 88 of the EC Treaty

Cases where the Commission raises no objections

(2003/C 284/02)

(Text with EEA relevance)

Date of adoption of the decision: 24.6.2003

Member State: Sweden

Aid No: N 40/03

Title: Measures to promote certain house building

Objective: Stimulation of the construction of smaller rented dwellings in Sweden's growth regions and of student accommodation at college and university sites

Legal basis: Proposition (lagförslag)

Budget: Expenditure not determined (estimated absolute maximum net cost for the whole period of four years SKK 1,7 billion (EUR 184 million)

Aid intensity or amount: Reduction of the construction costs of property owners by reimbursing a certain amount of the paid Value Added Tax through tax account

Duration: 1 January 2003 to 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

di Trento»), come aggiunto dall'articolo 66 della legge provinciale 19 febbraio 2002, n. 1 («Misure collegate con la manovra di finanza pubblica per l'anno 2002»)

Budget: EUR 2 000 000 by year

Duration: 2003 to 2005

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 18.9.2003

Member State: France (Lorraine)

Aid No: N 122/03

Title: Fonds d'industrialisation de la Lorraine (FIL)

Objective: *De minimis* — regional aid

Legal basis: Loi de Finance

Budget: EUR 9 million

Aid intensity or amount:

— 15 % or 20 % nge in eligible areas

— *de minimis* aid outside eligible areas

Duration: Until end 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 1.10.2003

Member State: Italy (Province of Trento)

Aid No: N 64/03

Title: Granting of aid in support of combined transport

Objective: To promote the development of rail combined transport in the territory of the Province of Trento through the reduction of the accessing costs to combined transport

Legal basis: Articolo 16 bis della legge provinciale del 9 luglio 1993 («Disciplina dei servizi pubblici di trasporto in provincia

Date of adoption of the decision: 6.10.2003

Member State: Spain

Aid No: N 132/03

Title: Aid scheme to promote energy saving measures, energy efficiency and renewable energies — Navarra

Objective: Environmental aid

Legal basis: Proyecto de decreto foral

Budget: EUR 14 000 000. The annual budget is EUR 2 million. This budget can be increased in 20 % during the coming years. The total amount of aid referred to above is indicative or approximate

Aid intensity or amount: Gross 40 % (This 40 % of gross aid intensity can be increased in 5 percentage points since Navarra is a region partially assisted and then falling within the scope of 87(3)(c) of the EC Treaty. In addition, small and medium-sized enterprises can receive an additional bonus of 10 percentage points but the total intensity of the aid will not bypass 100 %)

Duration: From 31 December 2003 to 31 December 2007

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Duration: From end 2003 to 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 7.10.2003

Member State: Spain (Ceuta)

Aid No: N 197/03

Title: Scheme of economic incentives for the promotion of entrepreneurial initiative in the Autonomous City of Ceuta

Objective: Regional development

Legal basis: Bases reguladoras para la concesión de subvenciones públicas a empresas beneficiarios del plan de incentivos económicos para el fomento de la iniciativa empresarial en la Ciudad Autónoma de Ceuta

Budget: EUR 600 000

Aid intensity or amount: Gross 40 % (The intensity may increase in 15 percentage points when the beneficiaries of the aid are small and medium-sized enterprises)

Date of adoption of the decision: 17.9.2003

Member State: Italy

Aid No: N 214/03

Title: Aid for productive investments by SMEs and large enterprises in regions eligible for regional aid

Objective: Regional development and SMEs

Legal basis:

- legge n. 181 del 15.5.1989, articoli 5, 6, 7 et 8;
- legge n. 289 del 27.12.2002, articolo 73;
- direttiva del ministero dell'industria, del commercio e dell'artigianato del 23.3.2001;
- progetto di delibera del Comitato interministeriale per la programmazione economica (CIPE)

Budget: EUR 180 million (for the duration of the scheme)

Aid intensity or amount: Outside the scope of the multi-sectoral framework on regional aid for large investment projects (OJ C 70, 19.3.2002), the maximum intensity under the scheme is 8 %. This ceiling is raised by 10 percentage points gross for small enterprises and 6 percentage points gross for medium-sized enterprises. Outside regions eligible for regional aid, the aid intensity is 7,5 % gge for medium-sized enterprises and 15 % gge for small enterprises

Duration: Until 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 3.9.2003

Member State: United Kingdom

Aid No: N 245/03 (modifying aid N 802/99 and N 228/02)

Title: Modification of State aid schemes 'Research & Development Tax Credit for SMEs' and 'Vaccines Research Relief'

Objective: To encourage overall spending on research and development activities by SMEs and on development of vaccines and drugs for the prevention and treatment of TB, malaria and HIV/AIDS by all companies in the United Kingdom

Legal basis: Schedule 20 Finance Act 2000 and Schedule 13 Finance Act 2002

Budget: Negligible in 2003/04 and GBP 10 million (EUR 14 460 000) in 2004/05 and 2005/06

Aid intensity or amount: Unchanged

Duration: Unchanged

Other information: Annual report

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Aid intensity or amount: For fundamental research by non-profit making higher education establishments or research institutes: max. 100 %;

For fundamental research by firms: max. 50 %;

For industrial research: max. 50 %;

For feasibility studies preparatory to industrial research: max. 50 %;

For pre-competitive development activity: max. 25 %.

The aid intensity can be increased by max:

— 10 percentage points when the aid is to be given to SMEs;

— 5 percentage points when the aid is to be given to enterprises in assisted Areas 87(3)(a) and 87(3)(c)

Duration: Three years

Other information: Annual report

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 6.10.2003

Member State: United Kingdom

Aid No: N 284/03

Title: Waste Research and Innovation Programme and Waste Demonstrator Programme

Objective: To provide aid for the research and development of new waste treatment technologies and the demonstration of their viability in the United Kingdom operating conditions in order to encourage their use by the waste disposal authorities. The final objective is to reduce the amount of biodegradable waste disposed of to landfill in England

Legal basis: Environmental Protection Act 1990

Budget: GBP 38 million (EUR 55 million) (of which about GBP 3,5 million (EUR 5 million) in 2003/2004, GBP 15,5 million (EUR 22,5 million) in 2004/2005 and GBP 19 million (EUR 27 million) in 2005/2006)

Date of adoption of the decision: 17.9.2003

Member State: Italy

Aid No: N 322/03

Title: Fiat Auto and Comau training aid

Objective: Training aid

Aid intensity or amount: Training aid of EUR 38 239 650 in favour of Fiat Auto and training aid of EUR 5 537 573 in favour of Comau

Duration: 2003 to 2005

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 25.9.2003

Member State: Italy (Sardinia)

Aid No: N 597/02

Title: Business start-up aid

Objective: Aid for SMEs — regional aid

Legal basis: Progetto di Deliberazione della Giunta regionale in ordine alle direttive di attuazione della misura 4,3 C del POR Sardegna 2000-2006

Budget: EUR 10 million

Aid intensity or amount: Interest subsidy estimated to be equivalent to 13,08 % gge; aid below limits laid down by the regional aid map

Duration: Until 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Aid intensity or amount: Aid intensities are granted in accordance with the approved German regional aid map for 2004 to 2006. SMEs qualify for the SME supplement

Duration: From 1 January 2004 until 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 1.10.2003

Member State: Germany

Aid No: N 642/02

Title: Renewal of the joint task scheme 'Improvement of the regional economic structure' in favour of firms in regions assisted under Article 87(3)(a) and (c) of the EC Treaty on the basis of Part II of the 31st outline plan

Objective: The scheme aims at the furthering of regional development by the award of aid for initial investment which creates or safeguards long-term jobs

Legal basis: Gesetz über die Gemeinschaftsaufgabe (GA) „Verbesserung der regionalen Wirtschaftsstruktur“ vom 6. Oktober 1969 in Verbindung mit den einschlägigen Bestimmungen von Teil II Nummer 7 des jeweils geltenden Rahmenplans der GA „Verbesserung der regionalen Wirtschaftsstruktur“

Budget: The main part of some EUR 5 billion for 2004 to 2006

Date of adoption of the decision: 17.9.2003

Member State: Germany

Aid No: N 644/h/02

Title: Extension of municipal economic infrastructure under the joint scheme for improving regional economic structures, together with Part II, point 7 of the general plan

(h) Site development for, and promotion of, public tourist infrastructure

Objective: Regional development

Legal basis: Gesetz über die GA „Verbesserung der regionalen Wirtschaftsstruktur“ vom 6. Oktober 1969 in Verbindung mit den einschlägigen Bestimmungen von Teil II Nummer 7 des jeweils geltenden Rahmenplans der GA „Verbesserung der regionalen Wirtschaftsstruktur“

Budget: Aid under the joint scheme (including for infrastructure measures) totals EUR 5 billion for 2004-06; only part of the aid is earmarked for this measure

Aid intensity or amount: The aid may represent up to 90 % of eligible costs

Duration: 1 January 2004 to 31 December 2006

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 5.3.2003

Member State: United Kingdom

Aid No: N 740/02

Title: Extension of the United Kingdom Coal Operating Aid Scheme and aid to the coal production for the period 24 July 2002 to 31 December 2002

Objective: To improve the economic viability of the production units by reducing the production costs

Legal basis: Plan for modernisation, rationalisation and restructuring of the United Kingdom coal industry and the United Kingdom Coal Operating Aid Scheme

Budget: GBP 2 784 810

Aid intensity or amount: To cover the difference between production costs and selling price

Duration: 24 July 2002 to 31 December 2002

Other information: The Commission has decided not to raise any objections to State aid N 740/02 — United Kingdom, extension of the United Kingdom Coal Operating Aid Scheme and aid to the coal production for the period 24 July 2002 to 31 December 2002, on the ground that the aid is compatible with Council Regulation No 1407/02 and Decision No 3632/93/ECSC

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Date of adoption of the decision: 13.10.2003

Member State: Germany

Aid No: NN 147/02 (ex N 735/02)

Title: Emergency Aid for Flood Disaster SME 2002

Objective: Aid to make good the damage caused by natural disasters

Legal basis: Richtlinie des Sächsischen Staatsministeriums für Wirtschaft und Arbeit über die Gewährung von Soforthilfen für die von der Hochwasserkatastrophe betroffenen kleinen und mittleren Unternehmen vom August 2002 im Freistaat Sachsen — Soforthilfe Hochwasserkatastrophe KMU 2002 — vom 19. August 2002

Aid intensity or amount: Compensation of damage

The authentic text(s) of the decision, from which all confidential information has been removed, can be found at

http://europa.eu.int/comm/secretariat_general/sgb/state_aids

Prior notification of a concentration**(Case COMP/M.3315 — Investcorp Group/Hilding Anders AB)****Candidate case for simplified procedure**

(2003/C 284/03)

(Text with EEA relevance)

1. On 19 November 2003 the Commission received a notification of a proposed concentration pursuant to Article 4 of Council Regulation (EEC) No 4064/89⁽¹⁾, as last amended by Regulation (EC) No 1310/97⁽²⁾, by which the Investcorp Group ('Investcorp', Kingdom of Bahrain), acquires, within the meaning of Article 3(1)(b) of the Regulation, control of the whole of the undertaking Hilding Anders AB ('Hilding Anders', Sweden), by way of purchase of shares.

2. The business activities of the undertakings concerned are:

- Investcorp: international investment company,
- Hilding Anders: development, manufacture and sale of beds, mattresses and related products.

3. On preliminary examination, the Commission finds that the notified concentration could fall within the scope of Regulation (EEC) No 4064/89. However, the final decision on this point is reserved. Pursuant to the Commission Notice on a simplified procedure for treatment of certain concentrations under Regulation (EEC) No 4064/89⁽³⁾, it should be noted that this case is a candidate for treatment under the procedure set out in the notice.

4. The Commission invites interested third parties to submit their possible observations on the proposed operation.

Observations must reach the Commission not later than 10 days following the date of this publication. Observations can be sent by fax (No (32-2) 296 43 01 or 296 72 44) or by post, under reference COMP/M.3315 — Investcorp Group/Hilding Anders AB, to:

European Commission,
Directorate-General for Competition,
Merger Registry,
J-70,
B-1049 Brussels.

⁽¹⁾ OJ L 395, 30.12.1989, p. 1; corrigendum: OJ L 257, 21.9.1990, p. 13.

⁽²⁾ OJ L 180, 9.7.1997, p. 1; corrigendum: OJ L 40, 13.2.1998, p. 17.

⁽³⁾ OJ C 217, 29.7.2000, p. 32.

Días festivos en 2004: Estados miembros de la Unión Europea
 Fri- og helligdage i 2004: EU-medlemsstaterne
 Feiertage im Jahr 2004: Mitgliedstaaten der Europäischen Union
 Αργίες του έτους 2004: Κράτη μέλη της Ευρωπαϊκής Ένωσης
 Holidays in 2004: Member States of the European Union
 Jours fériés pour l'année 2004: États membres de l'Union européenne
 Giorni festivi nel 2004: Stati membri dell'Unione europea
 Feestdagen in 2004: Lidstaten van de Europese Unie
 Dias feriados em 2004: Estados-Membros da União Europeia
 Vapaapäivät vuonna 2004 Euroopan unionin jäsenvaltioissa
 Helgdagar 2004: Medlemsstater i Europeiska unionen (*)

(2003/C 284/04)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK
Julio · Juli · Juli · Ioúlioς · July · Juillet · Luglio · Juli · Julho · Heinäkuu · Juli	14					•									
	21	•													
Agosto · August · August · Αύγουστος · August · Août · Agosto · Augustus · Agosto · Elokuu · Augusti	2						•								
	13				•										
	15	•			•	•	•	•	•	•	•	•	•	•	•
	30								•						•
Septiembre · September · September · Σεπτέμβριος · September · Septembre · Settembre · September · Setembro · Syyskuu · September															
Octubre · Oktober · Oktober · Οκτώβριος · October · Octobre · Ottobre · Oktober · Outubro · Lokakuu · Oktober	3			•											
	5													•	
	12				•										
	25						•								
	26										•				
	28			•											
	29													•	
Noviembre · November · November · Νοέμβριος · November · Novembre · Novembre · November · Novembro · Marraskuu · November	1	•			•	•	•	•	•	•	•	•			
	2	•													
	6													•	
	11	•				•									
	12	•													
	15	•													
Diciembre · December · Dezember · Δεκέμβριος · December · Décembre · Dicembre · December · Dezembro · Joulukuu · December	1												•		
	6					•								•	
	8				•			•				•	•		
	24	•												•	•
	25	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	26	•	•	•	•	•		•	•	•	•	•	•	•	•
	27	•													•
	28	•													•
	29	•													
	30	•													
	31	•	•												•

(*) Información amablemente facilitada por las Representaciones Permanentes

Oplysninger givet af Den Faste Repræsentation

Informationen wurden freundlicherweise von den Ständigen Vertretungen mitgeteilt

Πληροφορίες που ευχενικά παραχωρήθηκαν από τις Μόνιμες Αντιπροσωπείες

Information kindly supplied by permanent representations

Renseignements aimablement fournis par les représentations permanentes

Informazioni cortesemente trasmesse dalle rappresentanze permanenti

Informatie vriendelijk meegeleid door de permanente vertegenwoordigingen

Informações amavelmente transmitidas pelas Representações Permanentes

Tiedot saatu jäsen maiden pysyvältä edustajilta

Information utgiven av medlemsstaternas ständiga representationer.

HOLIDAYS IN 2004

(2003/C 284/05)

COMMISSION**Brussels/Luxembourg**

1 January	Thursday, New Year's Day
2 January	Friday, day following New Year's Day
8 April	Maundy Thursday
9 April	Good Friday
12 April	Easter Monday
20 May	Thursday, Ascension
21 May	Friday, day following Ascension
31 May	Whit Monday
23 June	Wednesday, Luxembourg National Holiday
21 July	Wednesday, Belgian National Holiday
1 November	Monday, All Saints' Day
2 November	Tuesday, All Souls' Day
24 December to 31 December	Christmas and New Year's Eve: six days

Total: 17 days

EUROPEAN ECONOMIC AREA
STANDING COMMITTEE OF THE EFTA STATES

REPORT OF THE STANDING COMMITTEE OF THE EFTA STATES

List of credit institutions authorised in Iceland, Liechtenstein and Norway provided for in Article 11 of Directive 2000/12/EC

(2003/C 284/06)

1. Articles 11 and 5(2c) of Directive 2000/12/EC of the European Parliament and of the Council of 20 March 2000 relating to the taking up and pursuit of the business of credit institutions (⁽¹⁾) require the European Commission to draw up and publish a list of all credit institutions authorised to do business in EU Member States. Paragraph 6(b) of Protocol 1 to the EEA Agreement requires that 'where according to an act, facts, procedures, reports and the like are to be published in the *Official Journal of the European Union* the corresponding information regarding the EFTA States shall be published in a separate section thereof'.

2. This is the fifth occasion on which the Standing Committee of the EFTA States complies with the above requirement. The list published in the Annex to this communication comprises all the credit institutions that were engaged in business in Iceland, Liechtenstein and Norway on 31 December 2002 falling within the scope of the Credit Institutions Directive.

3. The present list was drawn up by the Standing Committee of the EFTA States on the basis of information supplied by the EFTA States concerned. The list has no legal significance and confers no right in law. If an unauthorised institution is inadvertently included in the list, its legal status is in no way altered; similarly, if an institution has inadvertently been omitted from the list, the validity of its authorisation will not be affected.

(¹) Previously the first Council Directive 77/780/EEC, Articles 3(7) and 10(2).

ANNEX

ABBREVIATIONS IN THE TABLES

In the column 'Minimal capital', values have the following meaning:

Value	Meaning
Y	Initial capital greater than EUR 5 million
N	Initial capital between EUR 1 and 5 million
O	No initial capital

In the column 'Status deposit protection', values have the following meaning:

Value	Meaning
Y	Normal deposit guarantee scheme according to Directive 94/19/EC (Article 3(1)(1))
N	Equivalent deposit guarantee scheme according to Directive 94/19/EC (Article 3(1)(2))
O	No deposit guarantee scheme

ICELAND

For any additional information:

Fjármálaeftirlitið (Financial Supervisory Authority)

Suðurlandsbraut 32

IS-108 Reykjavík

Tel. (354) 525 27 00

Fax (354) 525 27 27.

Name	Location	Legal form	Observations	Minimum capital	Status of deposit protection
1	2	3	4	5	6
Landsbanki Íslands hf.	Reykjavík	Hlutafélag (¹)		Y	Y
Búnaðarbanki Íslands hf.	Reykjavík	Hlutafélag (¹)		Y	Y
Íslandsbanki FBA hf.	Reykjavík	Hlutafélag (¹)		Y	Y
Sparisjóðabanki Íslands hf.	Reykjavík	Hlutafélag (¹)		Y	Y
Kaupþing banki hf.	Reykjavík	Hlutafélag (¹)		Y	Y
Sparisjóður Bolungarvíkur	Bolungarvík	(²)		Y	Y
Sparisjóður Hafnarfjarðar	Hafnarfjörður	(²)		Y	Y
Sparisjóður Hornafjarðar og nágrennis	Höfn	(²)		N	Y
Sparisjóður Hólahrepps	Sauðárkrúkur	(²)		N	Y
Sparisjóður Húnaþings og Stranda	Hvammstangi	(²)		N	Y
Sparisjóður Höfðhverfinga	Grenivík	(²)		N	Y
Sparisjóðurinn í Keflavík	Keflavík	(²)		Y	Y
Sparisjóður Kópavogs	Kópavogur	(²)		Y	Y
Sparisjóður Mýrasýslu	Borgarnes	(²)		Y	Y
Sparisjóður Norðfjarðar	Nordfjörður	(²)		N	Y
Sparisjóður Nordlendinga	Akureyri	(²)		N	Y
Sparisjóður Ólafsfjardar	Ólafsfjörður	(²)		N	Y
Sparisjóður Ólafsvíkur	Ólafsvík	(²)		N	Y
Sparisjóður Reykjavíkur og nágrennis	Reykjavík	(²)		Y	Y
Sparisjóður Siglufjardar	Siglufjörður	(²)		N	Y
Sparisjóður Strandamanna	Hólmatvík	(²)		N	Y
Sparisjóður S-þingeyinga	Laugar	(²)		N	Y
Sparisjóður Kaupþings	Reykjavík	(²)		Y	Y
Sparisjóður Svarfdæla	Dalvík	(²)		N	Y
Sparisjóður Vestmannaeyja	Vestmannaeyjar	(²)		N	Y
Sparisjóður vélstjóra	Reykjavík	(²)		Y	Y
Sparisjóður Vestfirðinga	Pingeyri	(²)		Y	Y
Sparisjóður Þórshafnar og nágrennis	Þórshöfn	(²)		N	Y
Nb.is sparisjóður	Reykjavík	(²)		Y	Y
Þróunarfélag Íslands hf.	Reykjavík	Hlutafélag (¹)		Y	O (³)
Frjálsí fjárfestingarbánkinn hf.	Reykjavík	Hlutafélag (¹)		Y	O (³)
Greiðslumiðlun hf. — VISA Iceland (⁶)	Reykjavík	Hlutafélag (¹)		Y	O (³)
Kreditkort hf. — Europay Iceland (⁶)	Reykjavík	Hlutafélag (¹)		Y	O (³)
Byggðastofnun	Reykjavík	(⁴)		Y	O (³)
Lánaþjóður landbúnaðarins	Reykjavík	(⁴)		Y	O (³)
Glitnir hf.	Reykjavík	Hlutafélag (¹)		Y	O (⁵)
Lýsing hf.	Reykjavík	Hlutafélag (¹)		Y	O (⁵)
SP-fjármögnum hf.	Reykjavík	Hlutafélag (¹)		Y	O (⁵)

(¹) Limited liability company.

(²) Savings banks in Iceland are self-owned institutions.

(³) Credit institution not allowed to accept deposits from the public.

(⁴) State-owned institution.

(⁵) Credit institution which has leasing as its main activity, irrespective of how this activity is financed. Not allowed to accept deposits from the public.

(⁶) Main activity is payment services through issuance of payment cards.

LIECHTENSTEIN

For additional information:

Amt für Finanzdienstleistungen (Financial Services Authority)

Herrengasse 8
FL-9490 Vaduz
Tel. (42-3) 236 62 21
Fax (42-3) 236 62 24.

Name	Location	Legal form	Observations	Minimum capital	Status of deposit protection
1	2	3	4	5	6
Liechtensteinische Landesbank AG	Vaduz	Aktiengesellschaft (1)		Y	Y
LGT Bank in Liechtenstein AG	Vaduz	Aktiengesellschaft		Y	Y
Verwaltungs- und Privat-Bank AG	Vaduz	Aktiengesellschaft		Y	Y
Neue Bank AG	Vaduz	Aktiengesellschaft		Y	Y
Centrum Bank AG	Vaduz	Aktiengesellschaft		Y	Y
Volksbank AG	Vaduz	Aktiengesellschaft		Y	Y
Hypo Investment Bank AG	Vaduz	Aktiengesellschaft		Y	Y
Swissfirst Bank (Liechtenstein) AG (2)	Vaduz	Aktiengesellschaft		Y	Y
Bank Frick & Co. AG	Balzers	Aktiengesellschaft		Y	Y
Bank von Ernst (Liechtenstein) AG	Vaduz	Aktiengesellschaft		Y	Y
Raiffeisen Bank (Liechtenstein) AG	Schaan	Aktiengesellschaft		Y	Y
Serica Bank AG	Vaduz	Aktiengesellschaft		Y	Y
Hypo Alpe-Adria-Bank (Liechtenstein) AG (3)	Schaan	Aktiengesellschaft		Y	Y
BNP Paribas (Liechtenstein) AG	Triesen	Aktiengesellschaft		Y	Y
New Century Bank AG (4)	Vaduz	Aktiengesellschaft		Y	Y
Bank Vontobel (Liechtenstein) AG	Vaduz	Aktiengesellschaft		Y	Y
ERSTE Sparkasse (Liechtenstein) AG	Vaduz	Aktiengesellschaft		Y	Y

(1) Limited liability company.

(2) ex Bank Wegelin (Liechtenstein) AG, Vaduz.

(3) ex Investment und Portfoliomanagement Bank AG, Schaan.

(4) ex RheintalBank AG, Schaan.

NORWAY

For any additional information:

Kredittilsynet (the Banking, Insurance and Securities Commission of Norway)

PO Box 100 Bryn
N-0611 Oslo
Tel. (47) 22 93 98 00
Fax (47) 22 72 02 36.

Name	Location	Legal form	Observations	Minimum capital	Status of deposit protection
1	2	3	4	5	6
ANDEBU SPAREBANK	Andebu	Sb (1)		Y	Y
ANKENES SPAREBANK	Narvik	Sb		Y	Y
ARENDAL OG OMEGNS SPAREBANK	Arendal	Sb		Y	Y
ASKIM SPAREBANK	Askim	Sb		Y	Y
AURLAND SPAREBANK	Aurland	Sb		Y	Y
AURSKOG SPAREBANK	Aurskog	Sb		Y	Y
BAMBLE OG LANGESUND SPAREBANK	Stathelle	Sb		Y	Y
BERG SPAREBANK	Halden	Sb		Y	Y
BIRKENES SPAREBANK	Birkeland	Sb		Y	Y
BJUGN SPAREBANK	Bjugn	Sb		Y	Y
BLAKER SPAREBANK	Blaker	Sb		Y	Y
BORG SPAREBANK	Bøstad	Sb		N	Y

1	2	3	4	5	6
BUD FRÆNA OG HUSTAD SPAREBANK	Elnesvågen	Sb		Y	Y
BØ SPAREBANK	Bø i Telemark	Sb		Y	Y
CULTURA SPAREBANK	Oslo	Sb		N	Y
DRANGEDAL OG TØR-DAL SPAREBANK	Drangedal	Sb		Y	Y
EIDSBERG SPAREBANK	Mysen	Sb		Y	Y
SPAREBANKEN ØST	Drammen	Sb		Y	Y
ENEBAKK SPAREBANK	Enebakk	Sb		O ⁽²⁾	Y
ETNE SPAREBANK	Etne	Sb		Y	Y
ETNEDAL SPAREBANK	Etnedal	Sb		N	Y
EVJE OG HORNNES SPAREBANK	Evje	Sb		Y	Y
FANA SPAREBANK	Bergen	Sb		Y	Y
FJALER SPAREBANK	Dale i Sunnfjord	Sb		Y	Y
FLEKKEFJORD SPAREBANK	Flekkefjord	Sb		Y	Y
FRON SPAREBANK	Vinstra	Sb		Y	Y
GILDESKÅL SPAREBANK	Inndyr	Sb		N	Y
GJENSIDIGE NOR SPAREBANK	Oslo	Sb		Y	Y
GJERPEN OG SOLUM SPAREBANK	Skien	Sb		Y	Y
GJERSTAD SPAREBANK	Gjerstad	Sb		N	Y
GRAN SPAREBANK	Jaren	Sb		Y	Y
GRONG SPAREBANK	Grong	Sb		Y	Y
GRUE SPAREBANK	Kirkenær	Sb		Y	Y
HALDEN SPAREBANK	Halden	Sb		Y	Y
HALTDALEN SPAREBANK	Haltdalen	Sb		N	Y
HARSTAD SPAREBANK	Harstad	Sb		Y	Y
HAUGESUND SPAREBANK	Haugesund	Sb		Y	Y
HEGRA SPAREBANK	Hegra	Sb		Y	Y
HELGELAND SPAREBANK	Mosjøen	Sb		Y	Y
HJARTDAL OG GRANSHERAD SPAREBANK	Sauland	Sb		Y	Y
HJELMELAND SPAREBANK	Hjelmeland	Sb		Y	Y
HOL SPAREBANK	Geilo	Sb		Y	Y
HOLLA SPAREBANK	Ulefoss	Sb		Y	Y
HØLAND SPAREBANK	Bjørkelangen	Sb		Y	Y
HØNEFOSS SPAREBANK	Hønefoss	Sb		Y	Y
INDRE SOGN SPAREBANK	Årdalstangen	Sb		Y	Y
JERNBANEPERSONALETS SPAREBANK	Oslo	Sb		Y	Y
KLEPP SPAREBANK	Kleppe	Sb		Y	Y
KLÆBU SPAREBANK	Klæbu	Sb		Y	Y
KRAGERØ SPAREBANK	Kragerø	Sb		Y	Y
KVINESDAL SPAREBANK	Kvinesdal	Sb		Y	Y
KVINNHERAD SPAREBANK	Rosendal	Sb		Y	Y
LARVIKBANKEN BRUNLANES SPAREBANK	Larvik	Sb		Y	Y
LILLESANDS SPAREBANK	Lillesand	Sb		Y	Y
LILLESTRØM SPAREBANK	Lillestrøm	Sb		Y	Y
LOM OG SKJÅK SPAREBANK	Lom	Sb		Y	Y
LUNDE SPAREBANK	Lunde	Sb		Y	Y
LUSTER SPAREBANK	Gaupne	Sb		Y	Y
MARKER SPAREBANK	Ørje	Sb		Y	Y
MELDAL SPAREBANK	Meldal	Sb		Y	Y
MELHUS SPAREBANK	Melhus	Sb		Y	Y
MODUM SPAREBANK	Vikersund	Sb		Y	Y
NARVIK SPAREBANK	Narvik	Sb		Y	Y
NES PRESTEGJELDS SPAREBANK	Nesbyen	Sb		Y	Y
NESSET SPAREBANK	Eidsvåg i Romsdal	Sb		Y	Y
NORDMØRE SPAREBANK	Kristiansund	Sb		Y	Y
NØTTERØ SPAREBANK	Tønsberg	Sb		Y	Y

1	2	3	4	5	6
ODAL SPAREBANK	Sagstua	Sb		Y	Y
OPDALS SPAREBANK	Oppdal	Sb		Y	Y
ORKDAL SPAREBANK	Orkdal	Sb		Y	Y
RINDAL SPAREBANK	Rindal	Sb		Y	Y
RINGERIKES SPAREBANK	Hønefoss	Sb		Y	Y
RYGGE-VAALER SPAREBANK	Moss	Sb		Y	Y
RØROS BANKEN RØROS SPAREBANK	Røros	Sb		Y	Y
SANDNES SPAREBANK	Sandnes	Sb		Y	Y
SANDSVÆR SPAREBANK	Kongsberg	Sb		Y	Y
SAUDA SPAREBANK	Sauda	Sb		Y	Y
SELBU SPAREBANK	Selbu	Sb		Y	Y
SELJORD SPAREBANK	Seljord	Sb		Y	Y
SETSKOG SPAREBANK	Setskog	Sb		N	Y
SKUDENES & AAKRA SPAREBANK	Åkrehamn	Sb		Y	Y
SOKNEDAL SPAREBANK	Soknedal	Sb		Y	Y
SPAREBANK 1 HALLINGDAL	Ål	Sb		Y	Y
SPAREBANKEN BIEN	Oslo	Sb		Y	Y
SPAREBANKEN EVENES-BALLANGEN	Bogen i Ofoten	Sb		N	Y
SPAREBANKEN FLORA-BREMANGER	Florø	Sb		Y	Y
SPAREBANKEN GRENLAND	Porsgrunn	Sb		Y	Y
SPAREBANKEN HARDANGER	Utne	Sb		Y	Y
SPAREBANKEN HEDMARK	Hamar	Sb		Y	Y
SPAREBANKEN HEMNE	Kyrksæterøra	Sb		Y	Y
SPAREBANKEN JEVNAKER LUNNER	Jevnaker	Sb		Y	Y
SPAREBANKEN MIDT-NORGE	Trondheim	Sb		Y	Y
SPAREBANKEN MØRE	Ålesund	Sb		Y	Y
SPAREBANKEN NORD-NORGE	Tromsø	Sb		Y	Y
SPAREBANKEN PLUSS	Kristiansand S	Sb		Y	Y
SPAREBANKEN RANA	Mo i Rana	Sb		Y	Y
SPAREBANKEN ROGALAND	Stavanger	Sb		Y	Y
SPAREBANKEN SOGN OG FJORDANE	Førde	Sb		Y	Y
SPAREBANKEN SØR	Arendal	Sb		Y	Y
SPAREBANKEN VEST	Bergen	Sb		Y	Y
SPARESKILLINGSBANKEN	Kristiansand S	Sb		Y	Y
SPYDEBERG SPAREBANK	Spydeberg	Sb		Y	Y
STADS BYGD SPAREBANK	Stadsbygd	Sb		Y	Y
STANGVIK SPAREBANK	Kvanne	Sb		N	Y
STRØMMEN SPAREBANK	Strømmen	Sb		Y	Y
SUNNDAL SPAREBANK	Sunndalsøra	Sb		Y	Y
SURNADAL SPAREBANK	Surnadal	Sb		Y	Y
SØGNE OG GREIPSTAD SPAREBANK	Søgne	Sb		Y	Y
TIME SPAREBANK	Bryne	Sb		Y	Y
TINGVOLL SPAREBANK	Tingvoll	Sb		N	Y
TINN SPAREBANK	Rjukan	Sb		Y	Y
TJELDSUND SPAREBANK	Ramsund	Sb		N	Y
TOLGA-OS SPAREBANK	Tolga	Sb		Y	Y
TOTENS SPAREBANK	Lena	Sb		Y	Y
TRØGSTAD SPAREBANK	Trøgstad	Sb		Y	Y
TYSNES SPAREBANK	Uggdal	Sb		Y	Y
VALLE SPAREBANK	Valle	Sb		Y	Y
VANG SPAREBANK	Vang i Valdres	Sb		Y	Y
VEGÅRSHEI SPAREBANK	Vegårshei	Sb		N	Y
VERRAN SPAREBANK	Mosvik	Sb		O	Y

1	2	3	4	5	6
VESTFOLD SPAREBANK	Sandefjord	Sb		Y	Y
VESTRE SLIDRE SPAREBANK	Slidre	Sb		Y	Y
VIK SPAREBANK	Vik i Sogn	Sb		Y	Y
VOLDA OG ØRSTA SPAREBANK	Volda	Sb		Y	Y
VOSS SPAREBANK	Voss	Sb		Y	Y
ØKSENDAL SPAREBANK	Øksendal	Sb		O	Y
ØRLAND SPAREBANK	Brekstad	Sb		Y	Y
ØRSKOG SPAREBANK	Ørskog	Sb		Y	Y
ØYSTRE SLIDRE SPAREBANK	Heggenes	Sb		Y	Y
ÅFJORD SPAREBANK	Åfjord	Sb		Y	Y
AASEN SPAREBANK	Åsen	Sb		Y	Y
ACTA BANK	Oslo	AS ⁽³⁾		Y	Y
BANKIA BANK	Oslo	AS		Y	Y
BOLIG- OG NÆRINGSBANKEN	Trondheim	AS		Y	Y
NORDEA BANK	Oslo	AS	London Stockholm København ⁽⁴⁾ Cayman Islands New York	Y	Y
DEN NORSKE BANK ASA	Bergen	AS	London Stockholm København Cayman Islands Singapore Hamburg New York	Y	Y
PRIVATBANKEN	Oslo	AS		Y	Y
FINANSBANKEN ASA	Oslo	AS		Y	Y
FOKUS BANK ASA	Trondheim	AS		Y	Y
KREDITTBANKEN ASA	Ålesund	AS		Y	Y
LANDKREDITT BANK AS	Oslo	AS		Y	Y
NORDLANSBANKEN ASA	Bodø	AS		Y	Y
ROMSDALS FELLESBANK ASA	Molde	AS		Y	Y
STOREBRAND BANK AS	Oslo	AS		Y	Y
VOSS VEKSEL- OG LANDMANDSBANK ASA	Voss	AS		Y	Y
BANK 1 OSLO	Oslo	AS		Y	Y
VERDIBANKEN	Oslo	AS		Y	Y
KOMMUNALBANKEN	Oslo	AS		Y	O
A/S FISKERIKREDITT	Tromsø	AS		N	O
ASA EKSPORTFINANS	Oslo	AS		Y	O
BOLIG- OG NÆRINGSKREDITT ASA	Trondheim	AS		Y	O
DEN NORDENFJELDSKE BYKREDITTFORENING	Trondheim	AS		Y	O
EIENDOMSKREDITT NORGE AS	Bergen	AS		Y	O
KOMMUNEKREDITT NORGE AS	Trondheim	AS		Y	Y
LANDKREDITT NORGE AS	Oslo	AS		Y	O
NORGESKREDITT A/S	Bergen	AS		Y	O
SPAREBANKENES KREDITTELSKAP AS	Oslo	AS		Y	O
AMERICAN EXPRESS COMPANY AS	Oslo	AS		Y	O
SPAREBANKEN FINANS NORD-NORGE	Tromsø	AS		Y	O
AS FINANCIERING	Oslo	AS		Y	O
BERGEN BROKER FINANS AS	Bergen	AS		N	O
BNP FINANS AS	Oslo	AS		Y	O
DINERS CLUB NORGE AS	Oslo	AS		Y	O
DNB FACTORING AS	Oslo	AS		Y	O
DNB FINANS AS	Bergen	AS		Y	O
DNB KORT AS	Oslo	AS		N	O
ELLOS FINANS AS	Kolbotn	AS		Y	O

1	2	3	4	5	6
EUROPAY NORGE AS	Oslo	AS		Y	O
FACTONOR AS	Ålesund	AS		N	O
GE CAPITAL BILFINANS AS	Fredrikstad	AS		N	O
ELCON FINANS AS	Lysaker	AS		Y	O
HANDELSBANKEN FINANS AS	Oslo	AS		Y	O
HEDMARK FINANS AS	Hamar	AS		Y	O
IKANO FINANS AS	Billingstad	AS		Y	O
K-FINANS AS	Oslo	AS		Y	O
LINDORFF CAPITAL AS	Oslo	AS		Y	O
MIDT-NORGE LEASING AS	Trondheim	AS		Y	O
MØLLER BILFINANS AS	Oslo	AS		Y	O
MØRE FINANS AS	Ålesund	AS		N	O
NORD FINANS A/S	Bodø	AS		N	O
OLYMPIA FINANS AS	Oslo	AS		Y	O
PITNEY BOWES FINANS NOR	Oslo	AS		Y	O
SKANDIABANKEN BILFINANS AS	Bergen	AS		Y	O
SKANDIABANKEN MERKEFINANS AS	Bergen	AS		Y	O
ENTER CARD AS	Trondheim	AS		Y	O
STOREBRAND FINANS AS	Oslo	AS		Y	O
VISA NORGE A/S	Oslo	AS		O	O
SPAREBANK 1 FINANS AS	Oslo	AS		Y	O
WESTBROKER FINANS AS	Stavanger	AS		Y	O
OBOS	Oslo	AS		Y	O
UPS CAPITAL NORDIC AS	Oslo	AS		Y	O

(¹) 'Sb': Sparebank (Savings banks). Savings banks in Norway are self-owned institutions.

(²) O: Smaller savings banks operating before the EEA directives were in force will still have lower 'initial capital', than EUR 1 million, hence 'O' in the table.

(³) 'AS': Limited liability company (AS or ASA). These are divided in three groups: commercial banks, mortgage companies and finance companies.

(⁴) The intention of establishing a branch has been notified but the branch has not established yet.

EFTA SURVEILLANCE AUTHORITY

Días festivos en 2004: Estados miembros del EEE, de la AELC e instituciones del EEE

Fri- og helligdage i 2004: EØS/EFTA-Staterne og EØS-organerne

Feiertage im Jahr 2004: EWR-/EFTA-Staaten und EWR-Organe

Αργίες του έτους 2004: Κράτη μέλη ΕΟΧ/ΕΖΕΣ και δωμικά όργανα ΕΟΧ

Public holidays in 2004: EEA EFTA States and EEA institutions

Jours fériés pour l'année 2004: États de l'EEE, du l'AELE et institutions de l'EEE

Giorni festivi nel 2004: Stati del SEE, dell'EFTA e delle istituzioni del SEE

Feestdagen in 2004: Staten van de EER, van de EVA en EER-organen

Dias feriados em 2004: Estados membros do EEE, da EFTA e dos instituições do EEE

Yleiset vapaapäivät vuonna 2004 ETA- ja EFTA-jäsenvaltioissa sekä ETA:n toimielimissä

Helgdagar 2004: EES-/Efta-staterna och EES organen

(2003/C 284/07)

2004	(1)	(2)	(3)	(4)	(5)
Enero — Januar — Januar — Ιανουάριος — January — Janvier — Gennaio — Januari — Janeiro — Tammikuu — Januari	1	x	x	x	x
	2		x		
	6		x		
Febrero — Februar — Februar — Φεβρουάριος — February — Février — Febbraio — Februari — Fevereiro — Helmikuu — Februari	2		x		
	24		x		
Marzo — Marts — März — Μάρτιος — March — Mars — Marzo — Maart — Março — Maaliskuu — Mars	19		x		
Abril — April — April — Απρίλιος — April — Avril — Aprile — April — Abril — Huhtikuu — April	8	x		x	
	9	x	x	x	x
	12	x	x	x	x
	22	x			
Mayo — Maj — Mai — Μάιος — May — Mai — Maggio — Mei — Maio — Toukokuu — Maj	1	x	x	x	x
	17			x	
	20	x	x	x	x
	21			x	x
	31	x	x	x	x
Junio — Juni — Juni — Ιούνιος — June — Juin — Giugno — Juni — Junho — Kesäkuu — Juni	10		x		
	17	x			

2004	(¹)	(²)	(³)	(⁴)	(⁵)
Julio — Juli — Juli — Ιούλιος — July — Juillet — Luglio — Juli — Julho — Heinäkuu — Juli					
Agosto — August — August — Αύγουστος — August — Août — Agosto — Augustus — Agosto — Elokuu — Augusti	2 15	x x			
Septiembre — September — September — Σεπτέμβριος — September — — Septembre — Settembre — September — Setembro — Syyskuu — September	8		x		
Octubre — Oktober — Oktober — Οκτώβριος — October — Octobre — — Ottobre — Oktober — Outubro — Lokakuu — Oktober					
Noviembre — November — November — Νοέμβριος — November — Novembre — Novembre — November — Novembro — Marraskuu — November	1		x	x	x
Diciembre — December — Dezember — Δεκέμβριος — December — Décembre — Dicembre — December — Dezembro — Joulukuu — December	8 24 25 26 31		x x x x x		

(¹) Islandia/Island/Island/Iσλανδία/Iceland/Islanda/Ijsland/Isländia/Islanti/Island

(²) Liechtenstein/Liechtenstein/Liechtenstein/Λιχτενστάιν/Liechtenstein/Liechtenstein/Liechtenstein/Listenstaine/Liechtenstein/Liechtenstein

(³) Norvega/Norge/Norwegen/Nopβηγία/Norway/Norvège/Norvegia/Noorwegen/Noruega/Norja/Norge

(⁴) Órgano de vigilancia de la AECL/EFTA-Tilsynsmyndigheden/EFTA-Überwachungsbehörde/Εποπτεύουσα Αρχή της ΕΖΕΣ/EFTA Surveillance Authority/Autorité de surveillance AELE/Autorità di vigilanza EFTA/Toezichthoudende Autoriteit van de EVA/Orgão de Fiscalização da EFTA/EFTAn valvontaviranomainen/Eftas övervakningsmyndighet

(⁵) Tribunal de la AECL/EFTA-Domstolen/EFTA-Gerichtshof/Δικαστήριο της ΕΖΕΣ/EFTA Court/Cour AELE/Corte EFTA/EVA-hof/Tribunal da EFTA/EFTAn tuomiointiuin/Efta-domstolen