

**DECISION OF THE EEA JOINT COMMITTEE No 281/2022**  
**of 28 October 2022**  
**amending Annex IX (Financial services) to the EEA Agreement [2023/877]**

THE EEA JOINT COMMITTEE,

Having regard to the Agreement on the European Economic Area (“the EEA Agreement”), and in particular Article 98 thereof,

Whereas:

- (1) Commission Delegated Regulation (EU) 2022/954 of 12 May 2022 amending the regulatory technical standards laid down in Delegated Regulation (EU) No 183/2014 as regards the specification of the calculation of specific and general credit risk adjustments <sup>(1)</sup> is to be incorporated into the EEA Agreement.
- (2) Annex IX to the EEA Agreement should therefore be amended accordingly,

HAS ADOPTED THIS DECISION:

*Article 1*

The following is added in point 14ah (Commission Delegated Regulation (EU) No 183/2014) of Annex IX to the EEA Agreement:

‘, as amended by:

- **32022 R 0954**: Commission Delegated Regulation (EU) 2022/954 of 12 May 2022 (OJ L 165, 21.6.2022, p. 24).’

*Article 2*

The text of Delegated Regulation (EU) 2022/954 in the Icelandic and Norwegian languages, to be published in the EEA Supplement to the *Official Journal of the European Union*, shall be authentic.

*Article 3*

This Decision shall enter into force on 29 October 2022, provided that all the notifications under Article 103(1) of the EEA Agreement have been made \*.

*Article 4*

This Decision shall be published in the EEA Section of, and in the EEA Supplement to, the *Official Journal of the European Union*.

Done at Brussels, 28 October 2022.

*For the EEA Joint Committee*  
*The President*  
Kristján Andri STEFÁNSSON

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<sup>(1)</sup> OJ L 165, 21.6.2022, p. 24.

<sup>(\*)</sup> No constitutional requirements indicated.