



MIXED TECHNICAL GROUP
On the supervision of financial conglomerates

Secretariat

22 March 2006

Implementation of Directive 2002/87/EC - the Financial Conglomerates Directive

Identification of financial conglomerates

This list sets out those groups, with their head office in a Member State of the European Union or of the European Economic Area, that have been identified as financial conglomerates under Article 3 of Directive 2002/87/EC. The list is ordered by country.

The list also sets out the Member State competent authorities identified as the coordinator in accordance with Article 10 of the Directive and as relevant competent authorities as defined in Article 2(17) of the Directive.

**Identification of Financial Conglomerates
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Financial conglomerates with head of group in the EU/EEA

Name of group¹	Coordinator	Relevant Competent Authorities (where different from the coordinator)
Abbey	FSA (UK)	-
ABN AMRO France	Commission Bancaire (France)	ACAM (France)
Agrupacion Mutua/Bankpyme	DGFSP (Spain)	-
Allianz	BaFin (Germany)	FMA (Austria) CCAMIP (France) HFSA (Hungary) ISVAP (Italy) DNB (Netherlands) ISP (Portugal) FSA (UK)
Alm. Brand	Finanstilsynet (Denmark)	-
Banco Bilbao Vizcaya Argentaria	Banco de Espana	-
Banco Santander Central Hispano	Banco de Espana	Banco de Portugal (Portugal) Instituto de Seguros (Portugal) DGFSP (Spain) FSA (UK)
Bank of Ireland <i>Article 3.3 applies²</i>	IFSRA (Ireland)	FSA (UK)
Banques Populaires	Commission Bancaire (France)	ACAM (France)
Barclays <i>Article 3.3 applies²</i>	FSA (UK)	-
BNP Paribas	Commission Bancaire (France)	ACAM (France)
Caisses d'Epargne	Commission Bancaire (France)	ACAM (France)
Caja Madrid	Banco de Espana	DGFSP (Spain)
Caja Tarrassa	Banco de Espana	-
Ceska pojistovna	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Cespo	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Cooperative Group	FSA (UK)	-
Credit Agricole	Commission Bancaire (France)	ACAM (France)
Credit Mutuel	Commission Bancaire (France)	ACAM (France)
Danske Bank	Finanstilsynet (Denmark)	Kredittilsynet (Norway)
DEBEKA Group	BaFin (Germany)	-
Delta Lloyd	DNB (NL)	BaFin (Germany) FSA (UK)
DnB-NOR	Kredittilsynet (Norway)	-
DZ Bank Gruppe	BaFin (Germany)	-
Eureko	DNB (NL)	-

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Gruppo Banca Intesa	Banca d'Italia	HFSA (Hungary) ISVAP (Italy)
Gruppo Carige	Banca d'Italia	ISVAP (Italy)
HBOS <i>Article 3.3 applies²</i>	FSA (UK)	
Hermes	FSA (UK)	-
Holmo	ISVAP (Italy)	Banca d'Italia
HSBC <i>Article 3.3 applies²</i>	FSA (UK)	Commission Bancaire (France) BaFin (Germany)
ING	DNB (NL)	CBFA (Belgium) BaFin (Germany) HFSA (Hungary) DGSFP (Spain) FSA (UK)
Inter Group	BaFin (Germany)	-
Irish Life and Permanent	IFSRA (Ireland)	-
Jernbane-personalets	Kredittilsynet (Norway)	-
Julian Hodge Bank Group	FSA (UK)	-
La Caixa	Banco de Espana	-
Länsförsäkringar	Finansinspektionen (Sweden)	-
Liverpool Victoria	FSA (UK)	-
Lloyds TSB	FSA (UK)	-
Mediolanum	Banca d'Italia or ISVAP ³ (Italy)	Banca d'Italia or ISVAP (Italy)
Monte Paschi Siena	Banca d'Italia	ISVAP (Italy)
Munich Re	BaFin (Germany)	FMA (Austria) ISVAP (Italy) DNB (Netherlands) FSA (UK)
Nordea	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Financial Supervisory Authority (Finland) Kredittilsynet (Norway)
Old Mutual	FSA (UK)	-
OP Bank Group	Financial Supervisory Authority (Finland)	Insurance Supervision Authority (Finland)
OTP	HFSA (Hungary)	-
Petr Kellner	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
PPF Group	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Provident Financial	FSA (UK)	
Prudential	FSA (UK)	-
Rabo-Interpolis	DNB (NL)	-
Resurs	Finansinspektionen (Sweden)	-
Robein	DNB (NL)	-
Royal Bank of Scotland <i>Article 3.3 applies²</i>	FSA (UK)	BaFin (Germany) ⁴ ISVAP (IT) ⁴
SalusAnsvar	Finansinspektionen (Sweden)	-
Sampo	Financial Supervisory	Finansinspektionen (Sweden)

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	Authority (Finland)	
San Paolo-IMI	Banca d'Italia	ISVAP (Italy)
SEB	Finansinspektionen (Sweden)	BaFin (Germany) Bank of Lithuania
Skandia	Finansinspektionen (Sweden)	BaFin (Germany) ISVAP (Italy)
SNS-Reaal	DNB (NL)	-
Societe Generale	Commission Bancaire (France)	ACAM (France)
Sparebank1	Kredittilsynet (Norway)	-
Standard Life	FSA (UK)	-
Storebrand	Kredittilsynet (Norway)	-
Svenska Handelsbanken	Finansinspektionen (Sweden)	-
Terra Group	Kredittilsynet (Norway)	-
Unicredito	Banca d'Italia	ISVAP (Italy)
Universal Life Group	ICCS, Ministry of Finance (Cyprus)	-
VVAA	DNB (NL)	-
Wüstenrot und Württembergische	BaFin (Germany)	DNB (Netherlands)

Notes

1. The table does not include groups with their head office in Austria, Belgium, Greece, Portugal or Slovenia, as these Member States have not yet completed the process of notifying groups that they are considered to be conglomerates. The same applies to some groups with their head office in Finland and in France.
2. Where Article 3.3 applies, the group in question has been identified as a conglomerate, but the coordinator and, where appropriate, relevant competent authorities may decide that the group should not be subject to some or all of the requirements of supplementary supervision as required by Directive 2002/87/EC.
3. To be decided according to Directive 2002/87/EC and the Italian decree implementing the Directive.
4. A final decision on the identity of RCAs is still to be confirmed.