



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
List at 22 March 2006**

Financial conglomerates with head of group in the EU/EEA

Name of group¹	Coordinator	Relevant Competent Authorities (where different from the coordinator)
Universal Life Group	ICCS, Ministry of Finance (Cyprus)	-
Ceska pojistovna	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Cespo	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Petr Kellner	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
PPF Group	Ministry of Finance, OSSIPF (Czech Republic)	Czech National Bank
Alm. Brand	Finanstilsynet (Denmark)	-
Danske Bank	Finanstilsynet (Denmark)	Kredittilsynet (Norway)
OP Bank Group	Financial Supervisory Authority (Finland)	Insurance Supervision Authority (Finland)
Sampo	Financial Supervisory Authority (Finland)	Finansinspektionen (Sweden)
ABN AMRO France	Commission Bancaire (France)	ACAM (France)
Banques Populaires	Commission Bancaire (France)	ACAM (France)
BNP Paribas	Commission Bancaire (France)	ACAM (France)
Caisses d'Épargne	Commission Bancaire (France)	ACAM (France)
Credit Agricole	Commission Bancaire (France)	ACAM (France)
Credit Mutuel	Commission Bancaire (France)	ACAM (France)
Societe Generale	Commission Bancaire (France)	ACAM (France)
Allianz	BaFin (Germany)	FMA (Austria) CCAMIP (France) HFSA (Hungary) ISVAP (Italy) DNB (Netherlands) ISP (Portugal) FSA (UK)
DEBEKA Group	BaFin (Germany)	-
DZ Bank Gruppe	BaFin (Germany)	-
Inter Group	BaFin (Germany)	-
Munich Re	BaFin (Germany)	FMA (Austria) ISVAP (Italy) DNB (Netherlands) FSA (UK)
Wüstenrot und Württembergische	BaFin (Germany)	DNB (Netherlands)
OTP	HFSA (Hungary)	-
Bank of Ireland	IFSRA (Ireland)	FSA (UK)

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<i>Article 3.3 applies</i> ³		
Irish Life and Permanent	IFSRA (Ireland)	-
Gruppo Banca Intesa	Banca d'Italia	HFSA (Hungary) ISVAP (Italy)
Gruppo Carige	Banca d'Italia	ISVAP (Italy)
Holmo	ISVAP (Italy)	Banca d'Italia
Mediolanum	Banca d'Italia or ISVAP ⁴ (Italy)	Banca d'Italia or ISVAP (Italy)
Monte Paschi Siena	Banca d'Italia	ISVAP (Italy)
San Paolo-IMI	Banca d'Italia	ISVAP (Italy)
Unicredito	Banca d'Italia	ISVAP (Italy)
Delta Lloyd	DNB (NL)	BaFin (Germany) FSA (UK)
Eureko	DNB (NL)	-
ING	DNB (NL)	CBFA (Belgium) BaFin (Germany) HFSA (Hungary) DGSFP (Spain) FSA (UK)
Rabo-Interpolis	DNB (NL)	-
Robein	DNB (NL)	-
SNS-Reaal	DNB (NL)	-
VVAA	DNB (NL)	-
DnB-NOR	Kredittilsynet (Norway)	-
Jernbane-personalets	Kredittilsynet (Norway)	-
Sparebank1	Kredittilsynet (Norway)	-
Storebrand	Kredittilsynet (Norway)	-
Terra Group	Kredittilsynet (Norway)	-
Agrupacion Mutua/Bankpyme	DGFSP (Spain)	-
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)
Caja Madrid	Banco de Espana	DGFSP (Spain)
Caja Tarrassa	Banco de Espana	-
La Caixa	Banco de Espana	-
Länsförsäkringar	Finansinspektionen (Sweden)	-
Nordea	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Financial Supervisory Authority (Finland) Kredittilsynet (Norway)
Resurs	Finansinspektionen (Sweden)	-
SalusAnsvar	Finansinspektionen (Sweden)	-
SEB	Finansinspektionen (Sweden)	BaFin (Germany) Bank of Lithuania
Skandia	Finansinspektionen (Sweden)	BaFin (Germany)

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		ISVAP (Italy)
Svenska Handelsbanken	Finansinspektionen (Sweden)	-
Abbey	FSA (UK)	-
Barclays <i>Article 3.3 applies</i> ³	FSA (UK)	-
Cooperative Group	FSA (UK)	-
HBOS <i>Article 3.3 applies</i> ³	FSA (UK)	
Hermes	FSA (UK)	-
HSBC <i>Article 3.3 applies</i> ³	FSA (UK)	Commission Bancaire (France) BaFin (Germany)
Julian Hodge Bank Group	FSA (UK)	-
Liverpool Victoria	FSA (UK)	-
Lloyds TSB	FSA (UK)	-
Old Mutual	FSA (UK)	-
Provident Financial	FSA (UK)	
Prudential	FSA (UK)	-
Royal Bank of Scotland <i>Article 3.3 applies</i> ³	FSA (UK)	BaFin (Germany) ² ISVAP (IT) ²
Standard Life	FSA (UK)	-

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. A final decision on the identity of RCAs is still to be confirmed.
3. 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.
4. To be decided according to Directive 2002/87/EC and the Italian decree implementing the Directive.