



EUROPEAN COMMISSION

Internal Market and Services DG

Banking and financial conglomerates

## IDENTIFICATION OF FINANCIAL CONGLOMERATES<sup>1</sup>

As per end-2007 figure

***The data in this list have been updated up until 3 October 2008 but indeed can change any time due to the dynamics in the activities of financial conglomerates***

### FINANCIAL CONGLOMERATES WITH HEAD OF GROUP IN THE EU/EEA

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator) <b>Competent</b>
1.	GRAWE	Finanzmarktaufsichtsbe-hörde (Austria)	Insurance Companies Control Service, Ministry of Finance (Cyprus)  Hungarian Financial Supervisory Authority (Hungary)  Insurance Supervision Agency (Slovenia)
2.	RZB – UNIQA	Finanzmarktaufsichtsbe-hörde (Austria)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)  Hungarian Financial Supervisory Authority (Hungary)  Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)  Czech National Bank (Czech Republic)

<sup>1</sup> In case Member States/supervisory authorities have chosen to supervise according to Articles 6 to 17 FCD the regulated entities within a financial conglomerate which is the sub-group of another financial conglomerate, the (sub) financial conglomerate is to be included in the list. A reference is made to which financial conglomerate the sub-group is part of. In case, on the other hand the member states have opted according to Article 5 (2) FCD not to supervise a sub-group as a financial conglomerate considering that the sub group is part of another financial conglomerate to which the FCD applies, the sub-group has not been included in the list.

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator) <b>Competent</b>
3.	Wüstenrot	Finanzmarktaufsichtsbe-hörde (Austria)	Czech National Bank (Czech Republic) National Bank Slovakia (Slovakia)
4.	Axa (Belgium)	Banking, Finance and Insurance Commission (Belgium)	-
5.	INVESTAR	Banking, Finance and Insurance Commission (Belgium)	-
6.	Petr Kellner (PPF)	Czech National Bank (Czech Republic)	-
7.	Alm. Brand	Finanstilsynet (Denmark)	-
8.	Danske Bank	Finanstilsynet (Denmark)	Rahoitustarkastus (Finland) Kredittilsynet (Norway) Financial Services Authority (UK)
9.	OP-Pohjola Group	Financial Supervisory Authority (Finland)	Insurance Supervision Authority (Finland)
10.	ABN AMRO France	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
11.	Banque Postale	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
12.	Banques Populaires	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
13.	BNP Paribas	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France) Banca d'Italia (Italy)
14.	Caisses d'Épargne	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
15.	Credit Agricole	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator) <b>Competent</b>
16.	Credit Mutuel	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
17.	Societe Generale	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
18.	Allianz	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Finanzmarktaufsichtsbe-hörde (Austria)  Bulgarian National Bank (Bulgaria)  Autorité de Contrôle des Assurances et des Mutuelles (France)  Hungarian Financial Supervisory Authority (Hungary)  Banca d'Italia (Italy)  Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)  De Nederlandsche Bank (Netherlands)  Instituto de Seguros de Portugal (Portugal)  DGSFP (Spain)  Financial services authority (UK)
19.	DEBEKA Group	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	-
20.	Deutsche Bank	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Financial Services Authority (UK)
21.	DZ Bank Gruppe	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	-
22.	Inter Group	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	-

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator) <b>Competent</b>
23.	Karstadt Quelle Financial Services- Gruppe	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	-
24.	Wüstenrot und Württembergische Group	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
25.	Bank of Ireland	Irish Financial Services Regulatory Authority (Ireland)	Financial Services Authority (UK)
26.	Irish Life and Permanent	Irish Financial Services Regulatory Authority (Ireland)	-
27.	Banco Desio e della Brianza	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)
28.	Generali	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)	Finanzmarktaufsichtsbe-hörde (Austria)  Czech National Bank (Czech Republic)  Autorité de Contrôle des Assurances et des Mutuelles (France)  Bundesanstalt für finanzdienstleistungsaufsicht (Germany)  Hungarian Financial Supervisory Authority (Hungary)  Banca d'Italia (Italy)  De Nederlandsche Bank (Netherlands)  Dirección General de Seguros y Fondos de Pensiones (Spain)
29.	Gruppo Azimut	Banca d'Italia (Italy)	-
30.	Gruppo Carige	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)
31.	Holmo	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)	Banca d'Italia (Italy)
32.	Mediolanum	Istituto per la Vigilanza sulle Assicurazioni Private e di	Banca d'Italia (Italy)

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator)	<b>Competent</b>
		Interesse Collettivo (Italy)		Banco de España (Spain)
33.	Intesa San Paolo S.p.A.	Banca d'Italia (Italy)		Hungarian Financial Supervisory Authority (Hungary)  Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)
34.	Delta Lloyd	De Nederlandsche Bank (Netherlands)		Bundesanstalt für finanzdienstleistungsaufsicht (Germany)  Financial Services Authority (UK)
35.	ING	De Nederlandsche Bank (Netherlands)		Banking, Finance and Insurance Commission (Belgium)  Bundesanstalt für finanzdienstleistungsaufsicht (Germany)  Hungarian Financial Supervisory Authority (Hungary)  Dirección General de Seguros y Fondos de Pensiones (Spain)  Financial Services Authority (UK)
36.	Rabo-Eureko	De Nederlandsche Bank (Netherlands)		-
37.	Robein	De Nederlandsche Bank (Netherlands)		-
38.	SNS-Reaal	De Nederlandsche Bank (Netherlands)		-
39.	DnB-NOR	Kredittilsynet (Norway)		-
40.	Jernbane-personalets	Kredittilsynet (Norway)		-
41.	Sparebank1	Kredittilsynet (Norway)		-
42.	Storebrand	Kredittilsynet (Norway)		-
43.	Terra Group	Kredittilsynet (Norway)		-

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator)	<b>Competent</b>
44.	Caixa Geral de Depositos (CGD)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)	
45.	Banco Português de Investimento (BPI)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)	
46.	Banco Comercial Português (BCP)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)	
47.	Triglav Group	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)	
48.	Agrupació Mutua/Bankpyme	Dirección General de Seguros y Fondos de Pensiones (Spain)	Banco de España (Spain)	
49.	Caixa d'Estalvis de Sabadell	Banco de España (Spain)	Dirección General de Seguros y Fondos de Pensiones (Spain)	
50.	Caixa d'Estalvis de Terrassa	Banco de España (Spain)	Dirección General de Seguros y Fondos de Pensiones (Spain)	
51.	Länsförsäkringar	Finansinspektionen (Sweden)	-	
52.	Nordea	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Financial Supervisory Authority (Finland) Kredittilsynet (Norway)	
53.	Resurs	Finansinspektionen (Sweden)	-	
54.	SEB	Finansinspektionen (Sweden)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany) Financial and Capital Market Commission (Latvia) Financial Supervisory Authority (Finantsinspektsioon) (Estonia) Bank of Lithuania (Lithuania)	
55.	Invik & Co AB	Finansinspektionen (Sweden)	-	
56.	Cooperative Group	Financial Services Authority (UK)	-	
57.	Julian Hodge Bank Group	Financial Services Authority (UK)	-	

	<b>Name of group</b>	<b>Coordinator</b>	<b>Relevant Authorities</b> (where different from the coordinator)	<b>Competent</b>
58.	Liverpool Victoria	Financial Services Authority (UK)	-	
59.	Lloyds TSB	Financial Services Authority (UK)	-	
60.	Old Mutual	Financial Services Authority (UK)	Finansinspektionen (Sweden)	
61.	Standard Life	Financial Services Authority (UK)	-	

*Financial conglomerates*

As per end-2007 figures

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*With head of group outside of the EU/EEU identified*

**1. HEAD OF GROUP IN SWITZERLAND**

<b>Name group</b>	<b>Potential coordinator at EU level</b>	<b>Relevant Authorities, where different from the coordinator</b>	<b>Competent</b>
Swiss Re	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Financial Services Authority (UK)	
Zurich Financial Services	Financial Services Authority (UK)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)  Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)  Irish Financial Services Regulatory Authority (Ireland)  De Nederlandsche Bank (Netherlands)  Instituto de Seguros de Portugal (Portugal)	

## 2. HEAD OF GROUP IN THE UNITED STATES OF AMERICA

<b>Name group</b>	<b>Potential coordinator at EU level</b>	<b>Relevant Authorities, where different from the coordinator</b>	<b>Competent</b>
AIG	Commission Bancaire (France)	Financial Services Authority (UK)	Autorité de Contrôle des Assurances et des Mutuelles (France)
General Motors	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Financial Services Authority (UK)	
Ameriprise	Financial Services Authority (UK)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	
Citigroup	Financial Services Authority (UK)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Irish Financial Services Regulatory Authority (Ireland)
OBH Inc.	Financial Services Authority (UK)	-	

## 3. HEAD OF GROUP IN AUSTRALIA

<b>Name group</b>	<b>Potential coordinator at EU level</b>	<b>Relevant Authorities, where different from the coordinator</b>	<b>Competent</b>
National Australia Group	Financial Services Authority (UK)	-	

Contact:

Linda van Goor, Telephone:(32-2) 296 25 33, Linda.Van-Goor@ec.europa.eu