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**COMP/M.6011 - ATP / PFA / FOLKSAM GROUP / CPD / FIH GROUP**

**SECTION 1.2**

**Description of the concentration**

This notification relates to the proposed acquisition of joint control within the meaning of Article 3(1)(b) of Regulation (EC) No. 139/2004 by Arbejdsmarkedets Tillægspension ("ATP"); PFA Pension, forsikringsaktieselskab ("PFA"); Folksam ömsesidig sakförsäkring and Folksam ömsesidig livsförsäkring (together the "Folksam Group") and C.P. Dyvig & Co. A/S ("CPD"), of FIH Erhvervsbank A/S and its subsidiaries ("FIH group") by way of purchase of shares. FIH Erhvervsbank A/S is a Danish Bank specialising in lending to corporate entities in Denmark. None of the buyers, except CPD with respect to the market for M&A advisory services, are active within the same market as FIH Erhvervsbank A/S prior to the Transaction.