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**M.10378 -VUB / SLOVENSKA SPORITELNA / TATRA BANKA / 365.BANK / CSOB / JV**

## **SECTION 1.2**

### **Description of the concentration**

The concentration consists in the creation of a full-function joint venture with its registered office in Slovakia, to be jointly controlled by Všeobecná úverová banka, Slovenská sporiteľňa, Tatra banka, 365.bank and Československá obchodná banka having their registered office in Slovakia. JV NewCo will be active in the area of cash services, such as cash handling and extended CIT services with its activities geographically limited to Slovakia.