

1<sup>st</sup> July 2011

## Identification of Financial Conglomerates<sup>a</sup>

*As per end-2010 figures*

***The data in this list have been updated up to 24<sup>th</sup> June 2011 but can change at 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 Competent Authorities</b> (where different from the coordinator)
1.	GRAWE	Finanzmarktaufsichtsbehörde (Austria)	Insurance Companies Control Service, Ministry of Finance (Cyprus) Hungarian Financial Supervisory Authority (Hungary) Insurance Supervision Agency (Slovenia)
2.	RZB – UNIQA	Finanzmarktaufsichtsbehörde (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)
3.	Wüstenrot	Finanzmarktaufsichtsbehörde (Austria)	National Bank Slovakia (Slovakia)
4.	Axa (Belgium)	National Bank of Belgium (Belgium)	-
5.	INVESTAR	National Bank of Belgium (Belgium)	-
6.	EVROHOLD	Financial Supervision Commission (Bulgaria)	Insurance Supervisory Commission (Romania)
7.	Petr Kellner (PPF)	Czech National Bank (Czech Republic)	-
8.	Alm. Brand	Finanstilsynet (Denmark)	-

<sup>a</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.

9.	Danske Bank	Finanstilsynet (Denmark)	Financial Supervisory Authority (Finland) Finanstilsynet (Norway) Financial Services Authority (UK)
10.	OP-Pohjola Group	Financial Supervisory Authority (Finland)	Insurance Supervisory Commission of the Republic of Lithuania  Finantsinspektsioon (Estonia) Financial and Capital Market Commission (Latvia)
11.	Sampo (Nordea Bank Group, If Group, Mandatum Life Group)	Financial Supervisory Authority (Finland)	Finanstilsynet (Denmark) Finansinspektionen (Sweden) Finanstilsynet (Norway)
12.	ABN AMRO France	Autorité de Contrôle Prudentiel (France)	-
13.	Banque Postale	Autorité de Contrôle Prudentiel (France)	
14.	BNP Paribas	Autorité de Contrôle Prudentiel (France)	Banca d'Italia (Italy) National Bank of Belgium (Belgium)
15.	Credit Agricole	Autorité de Contrôle Prudentiel (France)	-
16.	Credit Mutuel	Autorité de Contrôle Prudentiel (France)	-
17.	Groupe BPCE	Autorité de Contrôle Prudentiel (France)	-
18.	Societe Generale	Autorité de Contrôle Prudentiel (France)	-
19.	Allianz	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Finanzmarktaufsichtsbehörde (Austria) Bulgarian National Bank (Bulgaria) Autorité de Contrôle Prudentiel (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)
20.	DEBEKA Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-

21.	Deutsche Bank	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Financial Services Authority (UK)
22.	DZ Bank Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
23.	Inter Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
24.	Signal Iduna Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Insurance Supervisory Commission (Romania) Hungarian Financial Supervisory Authority (Hungary) Swiss Financial Market Supervisory Authority (Switzerland) Polish Financial Supervision Authority (Poland) Financial Market Authority Liechtenstein (Liechtenstein)
25.	Wüstenrot und Württembergische Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
26.	Bank of Ireland	Central Bank of Ireland (Ireland)	Financial Services Authority (UK)
27.	Irish Life and Permanent	Central Bank of Ireland (Ireland)	-
28.	Generali	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)	Finanzmarktaufsichtsbehörde (Austria) Czech National Bank (Czech Republic) Autorité de Contrôle Prudentiel (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.	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)
33.	Mediolanum	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)	Banca d'Italia (Italy) Banco de España (Spain)
34.	Aegon	De Nederlandsche Bank (Netherlands)	Financial Services Authority (UK) Hungarian Financial Supervisory Authority (Hungary)
35.	Delta Lloyd	De Nederlandsche Bank (Netherlands)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Financial Services Authority (UK) National Bank of Belgium (Belgium)
36.	ING	De Nederlandsche Bank (Netherlands)	National Bank of Belgium (Belgium) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Hungarian Financial Supervisory Authority (Hungary) Polish Financial Supervision Authority (Poland) Dirección General de Seguros y Fondos de Pensiones (Spain) Financial Services Authority (UK)
37.	Rabo-Eureko	De Nederlandsche Bank (Netherlands)	-
38.	SNS-Reaal	De Nederlandsche Bank (Netherlands)	-
39.	DnB-NOR	Finanstilsynet (Norway)	-
40.	Gjensidige	Finanstilsynet (Norway)	-
41.	Jernbane-personalets	Finanstilsynet (Norway)	-
42.	Sparebank1	Finanstilsynet (Norway)	-
43.	Storebrand	Finanstilsynet (Norway)	-
44.	Terra Group	Finanstilsynet (Norway)	-
45.	Leszek Czarnecki Group	Polish Financial Supervision Authority (Poland)	-
46.	Banco Comercial Português (BCP)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
47.	Caixa Geral de Depositos (CGD)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
48.	Triglav Group	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)

49.	KD - AS Finančni Konglomerat	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)
50.	Agrupació Mutua/Bankpyme	Dirección General de Seguros y Fondos de Pensiones (Spain)	Banco de España (Spain)
51.	Avanza	Finansinspektionen (Sweden)	-
52.	Nordnet	Finansinspektionen (Sweden)	-
53.	Länsförsäkringar	Finansinspektionen (Sweden)	-
54.	Resurs	Finansinspektionen (Sweden)	-
55.	SEB	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)
56.	Svenska Handelsbanken	Finansinspektionen (Sweden)	-
57.	Lloyds Banking Group	Financial Services Authority (UK)	-
58.	Old Mutual	Financial Services Authority (UK)	Finansinspektionen (Sweden)

## Financial conglomerates

*As per end-2010 figures*

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

#### Head of group in Switzerland

<b>Name group</b>	<b>Potential Coordinator on EU-level</b>	<b>Relevant Competent Authorities, where different from the coordinator</b>
Swiss Re	Commissariat aux Assurances (Luxembourg)	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) Central Bank of Ireland (Ireland) De Nederlandsche Bank (Netherlands) Instituto de Seguros de Portugal (Portugal)

#### Head of group in the United States of America

<b>Name group</b>	<b>Potential Coordinator on EU-level</b>	<b>Relevant Competent Authorities, where different from the coordinator</b>
AIG	Financial Services Authority (UK)	Autorité de Contrôle Prudentiel (France)
Ameriprise	Financial Services Authority (UK)	