

24th July 2009

Identification of Financial Conglomerates^a

As per end-2008 figures

The data in this list have been updated up until 2nd June 2009 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

	Name of group	Coordinator	Relevant Competent Authorities (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)	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.	EVROHOLD	Financial Supervision Commission	Insurance Supervisory Commission

^a 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.

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
		(Bulgaria)	(Romania)
7.	Petr Kellner (PPF)	Czech National Bank (Czech Republic)	-
8.	Alm. Brand	Finanstilsynet (Denmark)	-
9.	Danske Bank	Finanstilsynet (Denmark)	Finanssivalvonta (Finland) Kredittilsynet (Norway) Financial Services Authority (UK)
10.	OP-Pohjola Group	Finanssivalvonta (Finland)	
11.	ABN AMRO France	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
12.	Banque Postale	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
13.	Banques Populaires	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
14.	BNP Paribas	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France) Banca d'Italia (Italy)
15.	Caisses d'Epargne	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
16.	Credit Agricole	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
17.	Credit Mutuel	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
18.	Societe Generale	Commission Bancaire (France)	Autorité de Contrôle des Assurances et des Mutuelles (France)
19.	Allianz	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Finanzmarktaufsichtsbehörde (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)

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
			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.	Wüstenrot und Württembergische Group	Bundesanstalt für finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
25.	Aspis Group	Bank of Greece, Private Insurance Supervisory Committee (Greece)	Capital Markets Commission (Greece)
26.	Bank of Ireland	Irish Financial Services Regulatory Authority (Ireland)	Financial Services Authority (UK)
27.	Irish Life and Permanent	Irish Financial Services Regulatory Authority (Ireland)	-
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	Banca d'Italia (Italy)

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
		sulle Assicurazioni Private e di Interesse Collettivo (Italy)	
32.	Mediolanum	Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo (Italy)	Banca d'Italia (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)	-
44.	Caixa Geral de Depositos (CGD)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
45.	Banco BPI (BBPI)	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)

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
49.	Länsförsäkringar	Finansinspektionen (Sweden)	-
50.	Nordea	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Finanssivalvonta (Finland) Kredittilsynet (Norway)
51.	Resurs	Finansinspektionen (Sweden)	-
52.	SEB	Finansinspektionen (Sweden)	Bundesanstalt für finanzdienstleistungsaufsicht (Germany) Financial and Capital Market Commission (Latvia) Financial Supervisory Authority (Finantsinspeksioon) (Estonia) Bank of Lithuania (Lithuania)
53.	Invik & Co AB	Finansinspektionen (Sweden)	-
54.	Cooperative Group	Financial Services Authority (UK)	-
55.	Julian Hodge Bank Group	Financial Services Authority (UK)	-
56.	Liverpool Victoria	Financial Services Authority (UK)	-
57.	Lloyds Banking Group	Financial Services Authority (UK)	-
58.	Old Mutual	Financial Services Authority (UK)	Finansinspektionen (Sweden)
59.	Standard Life	Financial Services Authority (UK)	-

Financial conglomerates

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With head of group outside of the EU/EEU identified

Head of group in Switzerland

Name group	Potential Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
Swiss Re	Commissariat aux Assurances (Lux)	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)

Head of group in the United States of America

Name group	Potential Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
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)	-

Head of group in Australia

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