

20 October 2016

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Joint Committee

List of Financial Conglomerates 2016

Financial conglomerates with head of group in the EU/EEA^{1,2,3}

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
1.	GRAWE	Finanzmarktaufsichtsbehörde (Austria)	Insurance Companies Control Service, Ministry of Finance (Cyprus) Magyar Nemzeti Bank (Hungary) Insurance Supervision Agency (Slovenia) HANFA (Croatia)
2.	Wüstenrot	Finanzmarktaufsichtsbehörde (Austria)	National Bank of Slovakia (Slovakia) HANFA (Croatia) Croatian National Bank (Croatia)
3.	EVROHOLD	Financial Supervision Commission (Bulgaria)	Autoritatea de Supraveghere Financiară (Romania)
4.	Alm. Brand (Article 3.3 applies ⁴)	Finanstilsynet (Denmark)	-
5.	Danske Bank	Finanstilsynet (Denmark)	European Central Bank Finanstilsynet (Norway) Finansinspektionen (Sweden) Prudential Regulation Authority (UK)
6.	ABN AMRO (Article 3.3 applies ⁴)	European Central Bank	De Nederlandsche Bank (Netherlands) Autorité de Contrôle Prudentiel et de Résolution (France)

¹ For identification purposes, the most recent annual accounts provided by financial groups have been considered when making determinations as to their status as financial conglomerates. The list reflects information received by the Joint Committee of the European Supervisory Authorities up to 20 October 2016.

² The list includes groups for which a waiver, either in full or in part, according to Article 3 or 3a of Directive 2002/87/EC [FICOD] applies.

³ In the case where the Member State / ECB has chosen to supervise according to Articles 6 to 17 FICOD the regulated entities within a financial conglomerate which is the sub-group of another financial conglomerate, the (sub) financial conglomerate is included in the list. A reference is made to which financial conglomerate the sub-group is part of. Where the Member State / ECB has opted according to Article 5 (2) FICOD not to supervise a sub-group as a financial conglomerate, as it considers that the sub-group is part of another financial conglomerate to which the FICOD applies, the sub-group has not been included in the list.

⁴ Where Article 3.3 or Article 3.3a, resp. of Directive 2002/87/EC applies, the relevant competent authorities have decided by common agreement not to regard the group as a financial conglomerate or, instead, the group in question has been identified as a financial conglomerate, but the coordinator and, where appropriate, the relevant competent authorities have decided that the group should not be subject to all requirements of supplementary supervision as required under Directive 2002/87/EC.

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
7.	Banco BPI (Article 3.3a applies ⁴)	European Central Bank	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF Portugal)
8.	Banco Bilbao Vizcaya Argentaria (BBVA) (Article 3.3 applies ⁴)	European Central Bank	Dirección General de Seguros y Fondos de Pensiones (Spain)
9.	Banco Santander, S.A. (Article 3.3 applies ⁴)	European Central Bank	Autoridade de Supervisão de Seguros e Fundos de Pensões (Portugal) Dirección General de Seguros y Fondos de Pensiones (Spain)
10.	The Governor and Company of the Bank of Ireland (Article 3.3 applies ⁴)	European Central Bank	Central Bank of Ireland (Ireland) Prudential Regulation Authority (UK)
11.	Bank of Valletta (Article 3.3a applies ⁴)	European Central Bank	Malta Financial Services Authority (Malta)
12.	Banque Neuflyze OBC	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France)
13.	Banque Postale	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France)
14.	Belfius Bank NV/SA	European Central Bank	National Bank of Belgium (Belgium)
15.	BNP Paribas	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France) Czech National Bank (Czech Republic) Magyar Nemzeti Bank (Hungary) Polish Financial Supervision Authority (Poland) Dirección General de Seguros y Fondos de Pensiones (Spain) Finansinspektionen (Sweden) Prudential Regulation Authority (UK)
16.	Crédit Agricole	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France)
17.	Crédit Mutuel	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France)
18.	Deutsche Bank	European Central Bank	Prudential Regulation Authority (UK)
19.	DZ Bank Gruppe	European Central Bank	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)
20.	Groupe BPCE	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France)
21.	Grupo Ibercaja	European Central Bank	Dirección General de Seguros y Fondos de Pensiones (Spain)

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
22.	Group Criteria ⁵	European Central Bank	Dirección General de Seguros y Fondos de Pensiones (Spain)
23.	HSBC France	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France) Prudential Regulation Authority (UK)
24.	HSBC Bank Malta plc	European Central Bank	Malta Financial Services Authority (Malta)
25.	Intesa San Paolo S.p.A.	European Central Bank	Magyar Nemzeti Bank (Hungary) Istituto per la Vigilanza sulle Assicurazioni (Italy) Croatian National Bank (Croatia)
26.	INVESTAR and its sub conglomerate Argenta Banken Verzekeringsgroep (Argenta BVg)	European Central Bank	National Bank of Belgium (Belgium)
27.	KBC	European Central Bank	National Bank of Belgium (Belgium) Magyar Nemzeti Bank (Hungary) Czech National Bank (Czech Republic) Bulgarian National Bank (Bulgaria) Financial Services and Markets Authority (FSMA) (Belgium)
28.	Monte Paschi Siena (Article 3.3 applies ⁴)	European Central Bank	Istituto per la Vigilanza sulle Assicurazioni (Italy)
29.	Novo Banco (Article 3.3 applies ⁴)	European Central Bank	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF Portugal)
30.	OP Osuuskunta	European Central Bank	Financial Supervisory Authority (Finland) Finantsinspektsioon (Estonia)
31.	Rabobank Achmea (Article 3.3 applies ⁴)	European Central Bank	De Nederlandsche Bank (Netherlands)
32.	RZB – UNIQA	European Central Bank	Finanzmarktaufsichtsbehörde (Austria) Bulgarian National Bank (Bulgaria) Magyar Nemzeti Bank (Hungary) HANFA (Croatia) Croatian National Bank (Croatia) Romanian National Bank (Romania)

⁵ Following the exclusion of the "la Caixa" Banking Foundation from the prudential consolidation scope as of January 2015 Criteria Caixa S.A.U., a mixed financial holding company, is currently the top parent company of both the financial conglomerate and the prudential group

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
33.	Société Générale	European Central Bank	Autorité de Contrôle Prudentiel et de Résolution (France) Bulgarian National Bank (Bulgaria) Czech National Bank (Czech Republic) Autoritatea de Supraveghere Financiară (Romania)
34.	Unicredit S.p.A. (Article 3.3 applies ⁴)	European Central Bank	Istituto per la Vigilanza sulle Assicurazioni (Italy) Polish Financial Supervision Authority (Poland) Croatian National Bank (Croatia)
35.	Aktia Group	Financial Supervisory Authority (Finland)	-
36.	LähiTapiola Group	Financial Supervisory Authority (Finland)	-
37.	Sampo Group	Financial Supervisory Authority (Finland)	European Central Bank Finanstilsynet (Denmark) Finansinspektionen (Sweden) Finanstilsynet (Norway) Finantsinspeksioon (Estonia)
38.	AXA (Article 3.3 applies ⁴)	Autorité de Contrôle Prudentiel et de Résolution (France)	European Central Bank Czech National Bank (Czech Republic) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Bank of Greece (Greece) Central Bank of Ireland (Ireland) Istituto per la Vigilanza sulle Assicurazioni (Italy) Commissariat aux assurances (Luxembourg) Polish Financial Supervision Authority (Poland) Autoritatea de Supraveghere Financiară (Romania) Dirección General de Seguros y Fondos de Pensiones (Spain) Prudential Regulation Authority (UK) National Bank of Belgium (Belgium)
39.	MNH	Autorité de Contrôle Prudentiel et de Résolution (France)	-

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
40.	Allianz	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Autorité de Contrôle Prudentiel et de Résolution (France) Istituto per la Vigilanza sulle Assicurazioni (IVASS) (Italy)
41.	DEBEKA Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
42.	Inter Group (Article 3.3a applies ⁴)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
43.	LVM Group (Article 3.3a applies ⁴)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
44.	Signal Iduna Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
45.	Wüstenrot und Württembergische Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
46.	Generali	Istituto per la Vigilanza sulle Assicurazioni (Italy)	Finanzmarktaufsichtsbehörde (Austria) Czech National Bank (Czech Republic) Autorité de Contrôle Prudentiel et de Résolution (France) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Magyar Nemzeti Bank (Hungary) Banca d'Italia (Italy) De Nederlandsche Bank (Netherlands) Dirección General de Seguros y Fondos de Pensiones (Spain)
47.	Unipol	Istituto per la Vigilanza sulle Assicurazioni (Italy)	Banca d'Italia (Italy)
48.	Mediolanum	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni (Italy) Banco de España (Spain)
49.	Achmea	De Nederlandsche Bank (Netherlands)	Bank of Greece (Greece)
50.	Aegon	De Nederlandsche Bank (Netherlands)	Prudential Regulation Authority (UK) Magyar Nemzeti Bank (Hungary)
51.	APG	De Nederlandsche Bank (Netherlands)	-
52.	Delta Lloyd	De Nederlandsche Bank (Netherlands)	National Bank of Belgium (Belgium)

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
53.	NN Group	De Nederlandsche Bank (Netherlands)	Bank of Greece (Greece) Polish Financial Supervision Authority (Poland) Magyar Nemzeti Bank (Hungary)
54.	DNB	Finanstilsynet (Norway)	Finansinspektionen (Estonia) Financial and Capital Market Commission (Latvia) Commission de Surveillance de Secteur Financier (Luxembourg) Polish Financial Supervision Authority (Poland)
55.	Gjensidige	Finanstilsynet (Norway)	Finanstilsynet (Denmark)
56.	Jernbane-personalets	Finanstilsynet (Norway)	-
57.	Storebrand	Finanstilsynet (Norway)	Finansinspektionen (Sweden)
58.	Eika Group	Finanstilsynet (Norway)	-
59.	KLP	Finanstilsynet (Norway)	-
60.	Avanza	Finansinspektionen (Sweden)	-
61.	Nordnet	Finansinspektionen (Sweden)	-
62.	Länsförsäkringar	Finansinspektionen (Sweden)	-
63.	SEB	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) European Central Bank
64.	Svenska Handelsbanken	Finansinspektionen (Sweden)	-
65.	Skandia	Finansinspektionen (Sweden)	-
66.	Baillie Gifford & Co (Article 3.3a applies ⁴)	Financial Conduct Authority (UK)	-
67.	Integrated Financial Arrangements (Article 3.3 applies ⁴)	Financial Conduct Authority (UK)	-
68.	Legal & General Investment Management (Holdings) Limited (Article 3.3a applies ⁴)	Financial Conduct Authority (UK)	-
69.	Invesco Group (Article 3.3a applies ⁴)	Financial Conduct Authority (UK)	-
70.	Goldman Sachs (Article 3.3 applies ⁴)	Prudential Regulation Authority (UK)	-
71.	Barclays (Article 3.3 applies)	Prudential Regulation Authority (UK)	Autorité de Contrôle Prudentiel et de Résolution (France)
72.	HSBC (Article 3.3 applies ⁴)	Prudential Regulation Authority (UK)	European Central Bank
73.	Lloyds Banking Group	Prudential Regulation Authority (UK)	-
74.	Old Mutual	Prudential Regulation Authority (UK)	-
75.	Sanlam	Prudential Regulation Authority (UK)	-
76.	Schroders (Article 3.3 applies ⁴)	Prudential Regulation Authority (UK)	-
77.	The Carlyle Trust Group (Article 3.3a applies ⁴)	Prudential Regulation Authority (UK)	-

	Name of group	Coordinator	Relevant Competent Authorities (where different from the coordinator)
78.	Taaleri Group	Financial Supervisory Authority (Finland)	-
79.	Crédito Agrícola (Article 3.3 a applies ⁴)	Banco de Portugal	Autoridade de Supervisão de Seguros e Fundos de Pensões (Portuguese Insurance Supervisory Authority)

Financial conglomerates with head of group outside the EU/EEA^{1,2,3}

Head of group in Switzerland

Name group	Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
UBS (Article 3.3 applies ⁴)	Prudential Regulation Authority (UK)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)

Head of group in the United States of America

Name Group	Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
AIG	Prudential Regulation Authority (UK)	-
Ameriprise	Financial Conduct Authority (UK)	-

Head of group in Bermuda

Name group	Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
Fidelity	Financial Conduct Authority (UK)	-