

20 July 2012

Identification of Financial Conglomerates¹

As per end 2011 figures

The data in this list have been updated up to 1st July 2012 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

	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)	National Bank Slovakia (Slovakia)
4.	Axa (Belgium)	National Bank of Belgium (Belgium)	-
5.	Belfius Bank NV/SA	National Bank of Belgium (Belgium)	-

¹ In case Member States/supervisory authorities have 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 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) FICOD not to supervise a sub-group as a financial conglomerate considering 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.

6.	INVESTAR and its sub conglomerate Argenta Bank- en Verzekeringsgroep (Argenta BVg)	National Bank of Belgium (Belgium)	-
7.	EVROHOLD	Financial Supervision Commission (Bulgaria)	Insurance Supervisory Commission (Romania)
8.	Petr Kellner (PPF)	Czech National Bank (Czech Republic)	-
9.	Alm. Brand	Finanstilsynet (Denmark)	-
10.	Danske Bank	Finanstilsynet (Denmark)	Financial Supervisory Authority (Finland) Finanstilsynet (Norway) Financial Services Authority (UK)
11.	OP-Pohjola Group	Financial Supervisory Authority (Finland)	Insurance Supervisory Commission of the Republic of Lithuania Finantsinspektsioon (Estonia) Financial and Capital Market Commission (Latvia)
12.	Sampo (Nordea Bank Group, If Group, Mandatum Life Group)	Financial Supervisory Authority (Finland)	Finanstilsynet (Denmark) Finansinspektionen (Sweden) Finanstilsynet (Norway)
13.	Banque Neuflyze OBC	Autorité de Contrôle Prudentiel (France)	-
14.	Banque Postale	Autorité de Contrôle Prudentiel (France)	-
15.	BNP Paribas	Autorité de Contrôle Prudentiel (France)	Banca d'Italia (Italy) National Bank of Belgium (Belgium)
16.	Credit Agricole	Autorité de Contrôle Prudentiel (France)	-
17.	Credit Mutuel	Autorité de Contrôle Prudentiel (France)	-
18.	Groupe BPCE	Autorité de Contrôle Prudentiel (France)	-
19.	Societe Generale	Autorité de Contrôle Prudentiel (France)	-

20.	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)
21.	DEBEKA Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
22.	Deutsche Bank	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Financial Services Authority (UK)
23.	DZ Bank Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
24.	Inter Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
25.	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)
26.	Wüstenrot und Württembergische Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
27.	Bank of Ireland	Central Bank of Ireland (Ireland)	Financial Services Authority (UK)

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.	Banco Comercial Português (BCP)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
46.	Caixa Geral de Depositos (CGD)	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
47.	Triglav Group	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)
48.	KD - AS Finančni Konglomerat	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)
49.	Avanza	Finansinspektionen (Sweden)	-
50.	Nordnet	Finansinspektionen (Sweden)	-
51.	Länsförsäkringar	Finansinspektionen (Sweden)	-
52.	Resurs	Finansinspektionen (Sweden)	-
53.	SEB	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)
54.	Svenska Handelsbanken	Finansinspektionen (Sweden)	-
55.	Lloyds Banking Group	Financial Services Authority (UK)	-
56.	Old Mutual	Financial Services Authority (UK)	Finansinspektionen (Sweden)
57.	Co-operative Banking Group Limited	Financial Services Authority (UK)	-

Financial conglomerates

As per end-2011 figures

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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 (Luxembourg)	-

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	Financial Services Authority (UK)	Autorité de Contrôle Prudentiel (France)
Ameriprise	Financial Services Authority (UK)	-

Head of group in Australia

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