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11 September 2014

Joint Committee

List of Identified Financial Conglomerates

As per 31 December 2013 figures

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) Central Bank of Hungary (Hungary) Insurance Supervision Agency (Slovenia) HANFA (Croatia)
2.	RZB – UNIQA	Finanzmarktaufsichtsbehörde (Austria)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Central Bank of Hungary (Hungary) Istituto per la Vigilanza sulle Assicurazioni (Italy) Czech National Bank (Czech Republic) HANFA (Croatia) Croatian National Bank (Croatia) National Bank of Slovakia (Slovakia)
3.	Wüstenrot	Finanzmarktaufsichtsbehörde (Austria)	National Bank of Slovakia (Slovakia) HANFA (Croatia) Croatian National Bank (Croatia)

¹ The list includes groups for which a waiver, either in full or in part, according to Article 3 of Directive 2002/87/EC [FICOD] applies.

² In the case where the Member State 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 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.

³ It should be noted that Article 61(1) of Directive 2011/61/EU introduces transitional provisions for alternative investment fund managers (AIFMs) performing activities covered by the Directive before 22 July 2013. According to these transitional provisions such AIFMs should submit an application for authorisation by 22 July 2014. Therefore, this list will be updated once AIFMs in a financial conglomerate have been authorised by the relevant competent authorities.

4.	Axa (Belgium) ⁴	National Bank of Belgium (Belgium)	-
5.	Belfius Bank NV/SA	National Bank of Belgium (Belgium)	-
6.	INVESTAR and its sub conglomerate Argenta Banken Verzekeringsgroep (Argenta BVg)	National Bank of Belgium (Belgium)	-
7.	KBC	National Bank of Belgium (Belgium)	Central Bank of Hungary (Hungary) Central Bank of Ireland (Ireland) Czech National Bank (Czech Republic) National Bank of Slovakia (Slovakia) Bulgarian National Bank
8.	EVROHOLD	Financial Supervision Commission (Bulgaria)	Insurance Supervisory Commission (Romania)
9.	Petr Kellner (PPF)	Czech National Bank (Czech Republic)	-
10.	Alm. Brand <i>Article 3.3 applies</i> ⁵	Finanstilsynet (Denmark)	-
11.	Danske Bank	Finanstilsynet (Denmark)	Financial Supervisory Authority (Finland) Finanstilsynet (Norway) Finansinspektionen (Sweden) Prudential Regulation Authority (UK)
12.	Aktia Group	Financial Supervisory Authority (Finland)	-
13.	LähiTapiola Group	Financial Supervisory Authority (Finland)	-
14.	OP-Pohjola Group	Financial Supervisory Authority (Finland)	Finantsinspektsioon (Estonia)
15.	Sampo (Nordea Bank Group, If Group, Mandatum Life Group)	Financial Supervisory Authority (Finland)	Finanstilsynet (Denmark) Finansinspektionen (Sweden) Finanstilsynet (Norway) Finantsinspektsioon (Estonia)

⁴ As from 1 April 2014, due to a transfer of shares of all its shares in the Belgian credit institution, AXA Bank Europe SA, to AXA SA (the top holding company of the Group), AXA Holdings Belgium no longer qualifies as a mixed financial holding company according to Directive 2002/87/EC of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate. It will meet the conditions of an insurance holding company according to Article 91 bis 9° of the Belgian law dated 9 July 1975 on the supervision of Belgian insurance companies.

⁵ Where Article 3.3 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.

16.	Banque Neuflyze OBC	Autorité de Contrôle Prudenciel et de Résolution (France)	-
17.	AXA <i>Article 3.3 applies</i> ⁵	Autorité de Contrôle Prudenciel et de Résolution (France)	National Bank of Belgium (Belgium) 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) Instituto de Seguros de Portugal (Portugal) Dirección General de Seguros y Fondos de Pensiones (Spain) Prudential Regulation Authority (UK)
18.	Banque Postale	Autorité de Contrôle Prudenciel et de Résolution (France)	-
19.	BNP Paribas	Autorité de Contrôle Prudenciel et de Résolution (France)	Banca d'Italia (Italy) National Bank of Belgium (Belgium) Czech National Bank (Czech Republic) Central Bank of Hungary (Hungary) Commission de surveillance du secteur Financier (Luxembourg) De Nederlandsche Bank (Netherlands) Polish Financial Supervision Authority (Poland) Dirección General de Seguros y Fondos de Pensiones (Spain) Finansinspektionen (Sweden) Prudential Regulation Authority (UK)
20.	Crédit Agricole	Autorité de Contrôle Prudenciel et de Résolution (France)	-

21.	Crédit Mutuel	Autorité de Contrôle Prudentiel et de Résolution (France)	-
22.	Groupe BPCE	Autorité de Contrôle Prudentiel et de Résolution (France)	-
23.	Société Générale	Autorité de Contrôle Prudentiel et de Résolution (France)	Bulgarian National Bank (Bulgaria) Czech National Bank (Czech Republic) Commission de surveillance du secteur Financier (Luxembourg) Insurance Supervisory Commission (Romania)
24.	Allianz	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Finanzmarktaufsichtsbehörde (Austria) Bulgarian National Bank (Bulgaria) Autorité de Contrôle Prudentiel et de Résolution (France) Central Bank of Hungary (Hungary) Banca d'Italia (Italy) Istituto per la Vigilanza sulle Assicurazioni (IVASS) (Italy) De Nederlandsche Bank (Netherlands) Instituto de Seguros de Portugal (Portugal) Dirección General de Seguros y Fondos de Pensiones (Spain) Prudential Regulation Authority (UK)
25.	DEBEKA Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
26.	Deutsche Bank	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Prudential Regulation Authority (UK)
27.	DZ Bank Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
28.	Inter Group ⁶	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-

⁶ With decision of 4 September 2014, Inter Group has been exempted from supplementary supervision according to the German Finanzkonglomerate-Aufsichtsgesetz (FKAG), implementing Article 3.3a of Directive 2002/87/EC. Where Article 3.3a 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.

29.	LVM Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
30.	Signal Iduna Gruppe	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
31.	WGZ BANK AG Westdeutsche Genossenschafts- Zentralbank <i>Article 3.3 applies⁵</i>	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	-
32.	Wüstenrot und Württembergische Group	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany)	Czech National Bank (Czech Republic)
33.	Bank of Ireland <i>Article 3.3 applies⁵</i>	Central Bank of Ireland (Ireland)	Prudential Regulation Authority (UK)
34.	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) Central Bank of Hungary (Hungary) Banca d'Italia (Italy) De Nederlandsche Bank (Netherlands) Dirección General de Seguros y Fondos de Pensiones (Spain)
35.	Gruppo Azimut	Banca d'Italia (Italy)	-
36.	Gruppo Carige	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni (Italy)
37.	Unipol	Istituto per la Vigilanza sulle Assicurazioni (Italy)	Banca d'Italia (Italy)
38.	Intesa San Paolo S.p.A.	Banca d'Italia (Italy)	Central Bank of Hungary (Hungary) Istituto per la Vigilanza sulle Assicurazioni (Italy) National Bank of Slovakia (Slovakia) Croatian National Bank (Croatia)
39.	Mediolanum	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni (Italy) Banco de España (Spain)
40.	Monte Paschi Siena <i>Article 3.3 applies⁵</i>	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni (Italy)

41.	Unicredit S.p.A. <i>Article 3.3 applies</i> ⁵	Banca d'Italia (Italy)	Istituto per la Vigilanza sulle Assicurazioni (Italy) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Polish Financial Supervision Authority (Poland) Croatian National Bank (Croatia)
42.	Aegon	De Nederlandsche Bank (Netherlands)	Prudential Regulation Authority (UK) Central Bank of Hungary (Hungary)
43.	Delta Lloyd	De Nederlandsche Bank (Netherlands)	Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) National Bank of Belgium (Belgium)
44.	ING	De Nederlandsche Bank (Netherlands)	National Bank of Belgium (Belgium) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Central Bank of Hungary (Hungary) Polish Financial Supervision Authority (Poland) Dirección General de Seguros y Fondos de Pensiones (Spain) Prudential Regulation Authority (UK)
45.	Rabo-Eureko	De Nederlandsche Bank (Netherlands)	-
46.	SNS-Reaal	De Nederlandsche Bank (Netherlands)	-
47.	DNB	Finanstilsynet (Norway)	Finansinspektsioon (Estonia) Financial and Capital Market Commission (Latvia) Commission de Surveillance de Secteur Financier (Luxembourg) Polish Financial Supervision Authority (Poland)
48.	Gjensidige	Finanstilsynet (Norway)	Financial and Capital Market Commission (Latvia) Finanstilsynet (Denmark)
49.	Jernbane-personalets	Finanstilsynet (Norway)	-
50.	Sparebank1	Finanstilsynet (Norway)	-

51.	Storebrand	Finanstilsynet (Norway)	Finansinspektionen (Sweden) Finanstilsynet (Denmark) Central Bank of Ireland (Ireland)
52.	Eika Group	Finanstilsynet (Norway)	-
53.	Caixa Geral de Depositos (CGD) ⁷	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
54.	Espírito Santo Financial Group (ESFG) ⁸ <i>Article 3.3 applies</i> ⁵	Banco de Portugal (Portugal)	Instituto de Seguros de Portugal (Portugal)
55.	Triglav Group	Insurance Supervision Agency (Slovenia)	Bank of Slovenia (Slovenia)
56.	Banco Bilbao Vizcaya Argentaria (BBVA) <i>Article 3.3 applies</i> ⁵	Banco de España (Spain)	Dirección General de Seguros y Fondos de Pensiones (Spain)
57.	Banco Santander, S.A. <i>Article 3.3 applies</i> ⁵	Banco de España (Spain)	Instituto de Seguros de Portugal (Portugal) Dirección General de Seguros y Fondos de Pensiones (Spain)
58.	Grupo La Caixa	Banco de España (Spain)	Dirección General de Seguros y Fondos de Pensiones (Spain)
59.	Grupo Ibercaja	Banco de España (Spain)	Dirección General de Seguros y Fondos de Pensiones (Spain)
60.	Avanza	Finansinspektionen (Sweden)	-
61.	Nordnet	Finansinspektionen (Sweden)	-
62.	Länsförsäkringar	Finansinspektionen (Sweden)	-
63.	Resurs	Finansinspektionen (Sweden)	-
64.	SEB	Finansinspektionen (Sweden)	Finanstilsynet (Denmark) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Financial and Capital Market Commission (Latvia)
65.	Svenska Handelsbanken	Finansinspektionen (Sweden)	-
66.	Skandia	Finansinspektionen (Sweden)	-
67.	Baillie Gifford & Co <i>Article 3.3 applies</i> ⁵	Financial Conduct Authority (UK)	-

⁷ Group Caixa Geral de Depósitos (CGD) qualified as a financial conglomerate as per the end of 2013 figures but due to the disposal of the major part of its insurance holdings during the first half of 2014 it will no longer qualify as a financial conglomerate by the time of publication of this list.

⁸ Espírito Santo Financial Group (ESFG) ceased to be subject to supervision by the time of publication of this list and following the resolution measure applied to Banco Espírito Santo, S.A. its status under FICOD will not be further assessed.

68.	HSBC <i>Article 3.3 applies⁵</i>	Prudential Regulation Authority (UK)	Autorité de Contrôle Prudentiel et de Résolution (France) Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Malta Financial Services Authority (Malta)
69.	Lloyds Banking Group	Prudential Regulation Authority (UK)	-
70.	Old Mutual	Prudential Regulation Authority (UK)	-
71.	Sanlam	Prudential Regulation Authority (UK)	-

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

Head of group in Australia

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

Head of group in Switzerland

Name group	Coordinator on EU-level	Relevant Competent Authorities, where different from the coordinator
Swiss Re	Commissariat aux Assurances (Luxembourg)	-
UBS	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)	Autorité de Contrôle Prudentiel et de Résolution (France)
Ameriprise	Financial Conduct Authority (UK)	-