

19 December 2024

JC 2024 103

List of Financial Conglomerates 2024

Financial Conglomerates with head of group in the EU/EEA ^{1 2 3 4}

| | Name of the Group | Coordinator | Relevant Competent Authorities (where different from the coordinator) |
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| 1. | Wüstenrot | Finanzmarktaufsichtsbehörde (Austria) | National Bank of Slovakia |
| 2. | Grawe | Finanzmarktaufsichtsbehörde (Austria) | - |
| 3. | Danske Bank | Finanstilsynet (Denmark) | Finanstilsynet (Norway) Finansinspektionen (Sweden) Finanssivalvonta (Finland) |
| 4. | ABN AMRO Bank N.V. (Article 3.3 applies ³) | European Central Bank | De Nederlandsche Bank (Netherlands) Autorité de Contrôle Prudentiel et de Résolution (France) |
| 5. | Banco Bilbao Vizcaya Argentaria S.A. (BBVA) (Article 3.3 applies ³) | European Central Bank | Dirección General de Seguros y Fondos de Pensiones (Spain) |

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 30 October 2024.

² Where Articles 6 to 17 of Directive 2002/87/EC (FICOD) are applied at the level of a group which is part of another group where Articles 6 to 17 of Directive 2002/87/EC (FICOD) are also applied, the (sub) financial conglomerate has been included in the list. A reference is made to which financial conglomerate the sub-group is part of. When in accordance with the national transposition of the last paragraph of Article 5 (2) of Directive 2002/87/EC, Articles 6 to 17 of Directive 2002/87/EC (FICOD) only apply at group level, the sub-group has not been included in the list.

³ 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 applies. 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.

⁴ in case the same competent Authority is appointed as relevant, several time, for the same group, for the supervision of at least two different kind of regulated entities whether on an individual or group-wide basis, it should be listed only once

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| 6. | Banco Santander, S.A. (Article 3.3 applies ³) | European Central Bank | Dirección General de Seguros y Fondos de Pensiones (Spain) Autoridade de Supervisão de Seguros e Fundos de Pensões (Portugal) Polish Financial Supervision Authority (Poland) Maltese Financial Services Authority (Malta) Central Bank of Ireland (Ireland) |
| 7. | Bank of Ireland Group plc. | European Central Bank | Central Bank of Ireland (Ireland) |
| 8. | Bank of Valletta Group (Article 3.3a applies ³) | European Central Bank | Malta Financial Services Authority (Malta) |
| 9. | Le Groupe La Banque Postale | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 10. | Belfius Bank NV/SA | European Central Bank | National Bank of Belgium (Belgium) |
| 11. | BNP Paribas Group | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 12. | Groupe Crédit Agricole | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 13. | Groupe Crédit Mutuel | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 14. | Credito Emiliano Group | European Central Bank | Istituto per la Vigilanza sulle Assicurazioni (Italy) |
| 15. | DZ Bank Gruppe | European Central Bank | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) |
| 16. | Groupe BPCE | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 17. | Grupo Ibercaja | European Central Bank | Dirección General de Seguros y Fondos de Pensiones (Spain) |

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| 18. | CaixaBank S.A. | European Central Bank | Dirección General de Seguros y Fondos de Pensiones (Spain) Autoridade de Supervisão de Seguros e Fundos de Pensões (Portugal) |
| 19. | HSBC Continental Europe (Article 3.3 applies ³) | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) |
| 20. | HSBC Bank Malta plc (Article 3.3a applies ³) | European Central Bank | Malta Financial Services Authority (Malta) |
| 21. | Intesa Sanpaolo S.p.A. | European Central Bank | Magyar Nemzeti Bank (Hungary) Istituto per la Vigilanza sulle Assicurazioni (Italy) |
| 22. | Investeringsmaatschappij Argenta (Investar) | European Central Bank | National Bank of Belgium (Belgium) Commission de Surveillance du Secteur Financier (Luxembourg) Financial Services and Markets Authority (Belgium) |
| 23. | Argenta Bank- en Verzekeringsgroep (Argenta BVg) ⁵ | European Central Bank | National Bank of Belgium (Belgium) Commission de Surveillance de Secteur Financier (Luxembourg) Financial Services and Markets Authority (Belgium) |
| 24. | KBC Group N.V. | European Central Bank | National Bank of Belgium (Belgium) Magyar Nemzeti Bank (Hungary) Czech National Bank (Czech Republic) The Financial Supervision Commission (Bulgaria) Financial Services and Markets Authority (FSMA) (Belgium) National Bank of Slovakia (Slovakia) The Commissariat aux Assurances (Luxembourg) |

⁵ Subgroup of Investar

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| 25. | Monte dei Paschi di Siena Banking Group (Article 3.3 applies ³) | European Central Bank | Istituto per la Vigilanza sulle Assicurazioni (Italy) |
| 26. | OP Financial Group | European Central Bank | Financial Supervisory Authority (Finland) |
| 27. | Coöperatieve Rabobank U.A. (Article 3.3 applies ³) | European Central Bank | De Nederlandsche Bank (Netherlands) |
| 28. | Société Générale Group | European Central Bank | Autorité de Contrôle Prudentiel et de Résolution (France) Czech National Bank (Czech Republic) Commissariat aux Assurances (Luxembourg) |
| 29. | Unicredit S.p.A. (Article 3.3 applies ³) | European Central Bank | Istituto per la Vigilanza sulle Assicurazioni (Italy) |
| 30. | Nordea Bank Abp | European Central Bank | Finansinspektionen (Sweden) Finanssivalvonta (Finland) Finanstilsynet (Denmark) Finanstilsynet (Norway) |
| 31. | Mediolanum | European Central Bank | Istituto per la Vigilanza sulle Assicurazioni (Italy) Central Bank of Ireland (Ireland) Commissione Nazionale per le Società e la Borsa (Italy) Banca d'Italia (Italy) Dirección General de Seguros y Fondos de Pensiones (Spain) Comisión Nacional del Mercado de Valores (Spain) |
| 32. | Banco BPM S.p.A | European Central Bank | Istituto per la Vigilanza sulle Assicurazioni (Italy) Commissione Nazionale per le Società e la Borsa (Italy) Central Bank of Ireland (Ireland) Banca d'Italia (Italy) |
| 33. | Aktia Group | Financial Supervisory Authority (Finland) | - |
| 34. | LähiTapiola Group | Financial Supervisory Authority (Finland) | - |

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| 35. | AXA (Article 3.3 applies ³) | Autorité de Contrôle Prudentiel et de Résolution (France) | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) Central Bank of Ireland (Ireland) Istituto per la Vigilanza sulle Assicurazioni (Italy) Commissariat aux Assurances (Luxembourg) Dirección General de Seguros y Fondos de Pensiones (Spain) National Bank of Belgium (Belgium) |
| 36. | NEHS | Autorité de Contrôle Prudentiel et de Résolution (France) | - |
| 37. | Compagnie financière holding Mixte Milleis | Autorité de Contrôle Prudentiel et de Résolution (France) | - |
| 38. | Allianz | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) | Autorité de Contrôle Prudentiel et de Résolution (France) Istituto per la Vigilanza sulle Assicurazioni (Italy) |
| 39. | DEBEKA Group | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) | - |
| 40. | Inter Group (Article 3.3a applies ³) | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) | - |
| 41. | Signal Iduna Gruppe | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) | - |
| 42. | Wüstenrot und Württembergische Group | Bundesanstalt für Finanzdienstleistungsaufsicht (Germany) | - |

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| 43. | 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) Dirección General de Seguros y Fondos de Pensiones (Spain) |
| 44. | Achmea | De Nederlandsche Bank (Netherlands) | Bank of Greece (Greece) |
| 45. | ASR | De Nederlandsche Bank (Netherlands) | - |
| 46. | NN Group | De Nederlandsche Bank (Netherlands) | Bank of Greece (Greece) Polish Financial Supervision Authority (Poland) Magyar Nemzeti Bank (Hungary) |
| 47. | DNB | Finanstilsynet (Norway) | Commission de Surveillance du Secteur Financier (Luxembourg) Polish Financial Supervision Authority (Poland) |
| 48. | Jernbane-personalets | Finanstilsynet (Norway) | - |
| 49. | Storebrand | Finanstilsynet (Norway) | Finansinspektionen (Sweden) |
| 50. | Eika Group | Finanstilsynet (Norway) | - |
| 51. | KLP | Finanstilsynet (Norway) | - |
| 52. | PZU Group | Polish Financial Supervision Authority – KNF (Poland) | Lietuvos bankas (Lithuania) Latvijas Banka (Latvia) |
| 53. | Avanza | Finansinspektionen (Sweden) | - |
| 54. | Nordnet | Finansinspektionen (Sweden) | - |

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| 55. | Länsförsäkringar | Finansinspektionen (Sweden) | - |
| 56. | SEB | Finansinspektionen (Sweden) | European Central Bank |
| 57. | Svenska Handelsbanken | Finansinspektionen (Sweden) | - |
| 58. | Skandia | Finansinspektionen (Sweden) | - |
| 59. | Swedbank | Finansinspektionen (Sweden) | European Central Bank |
| 60. | Primrose Partners (Article 3.3a applies ³) | Finansinspektionen (Sweden) | - |
| 61. | Grucajural Inversiones, S.L. | Banco de España | Dirección General de Seguros y Fondos de Pensiones (Spain) |
| 62. | PRVA finančni konglomerat (Article 3.3a applies ³) | Agencija za zavarovalni nadzor (Slovenia) | Banka Slovenije (Slovenia) |
| 63. | Kvika banki hf | Financial Supervisory Authority of the Central Bank of Iceland | - |