

Warszawa, 16 May 2007

**Press announcement from the meeting of the Commission for Banking
Supervision (KNB)
on 16 May 2007**

At its meeting held on 16 May 2007, the Commission for Banking Supervision approved the following appointments:

- **Mateusz Jakub Morawiecki** for the position of the President of the Management Board of Bank Zachodni WBK SA with its seat in Wrocław;
- **Ewa Lipińska** for the position of Member of the Management Board of AIG Bank Polska SA with its seat in Warsaw;
- **Janusz Janicki** for the position of Member of the Management Board of Invest Bank SA with its seat in Warsaw.

The Commission for Banking Supervision approved the merger of:

- **Bank Spółdzielczy in Szydłowiec with Bank Spółdzielczy in Jedlińsk;**
- **Bank Spółdzielczy in Żabno with Bank Spółdzielczy Rzemiosła in Cracow.**

The Commission for Banking Supervision acknowledged the periodic information on **the implementation at banks of the provisions of Recommendation S concerning good practices related to credit exposures secured by a mortgage.**

Additionally, the Commission for Banking Supervision examined the information on:

- The notifications from the relevant supervisory authorities of the European Economic Area Member States advising of the intention to take up cross-border activities pursued on the territory of the Republic of Poland by the credit institutions;
- the notification from a domestic bank **RCI Bank Polska SA** advising of the intention to take up cross-border activities pursued on the territory of the European Economic Area Member States: the Republic of Lithuania, the Republic of Latvia and the Republic of Estonia;
- the extension of the notification from a domestic bank **PKO Bank Polski SA** with regard to cross-border activities pursued on the territory of the European Economic Area Member State: i.e. Great Britain;
- the notification from the relevant supervisory authorities of the European

Economic Area Member State advising of the intention to take up cross-border activities pursued via a branch on the territory of the Republic of Poland by the credit institution **Caja de Ahorros y Pensiones de Barcelona („la Caixa”)**.

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I. List

of notifications regarding cross-border activities of credit institutions on the territory of the Republic of Poland

In the period from 1 May 2004 to 30 April 2007 the General Inspectorate of Banking Supervision received **164 notifications** from appropriate supervisory authorities of the European Economic Area member states advising of the intention to take up **cross-border activities** pursued on the territory of the Republic of Poland by the credit institutions under their supervision (the notifications for 16 credit institutions which were received in the period between 1 April 2007 and 30 April 2007 are marked with bold print):

- **Great Britain: 39 notifications**
 - Arbuthnot Lathm & Limited
 - Banc of America Securities Limited
 - Barclays Bank Plc
 - CIBC World Markets Plc
 - Citibank International Plc
 - Citadel Commerce UK Ltd

- **CIT Bank Limited**
 - Click&Buy (Europe) Ltd
 - Close Brothers Limited
 - Coventry Building Society
 - Credit Suisse (UK) Limited
 - Credit Suisse International (formerly Credit Suisse First Boston International)
 - Dresdner Kleinwort Limited (formerly Dresdner Kleinwort Wasserstein Limited)
 - EFG Private Bank Limited
 - FirePay UK Ltd
 - **Google Payment Limited**
 - Goldman Sachs International Bank
 - HBOS Treasury Services Plc
 - HSBC Bank Plc
 - HSBC Private Bank (UK) Limited
 - ICICI Bank UK Plc
 - Investec Bank (UK) Limited
 - J.P. Morgan International Bank Limited
 - J.P. Morgan Europe Limited
 - Merrill Lynch International Bank Limited
 - Mizuho International Plc
 - Morgan Stanley Bank International Limited (formerly Morgan Stanley Dean Witter Bank Limited)
 - National Westminster Bank Plc
 - Neteller UK Limited
 - Newcastle Building Society
 - Nomura Bank International Plc
 - PayPal (Europe) Ltd
 - Rathbone Investment Management Limited
 - Smart Voucher Limited
 - Standrad Bank Plc. (formerly Standard Bank London Limited)
 - Sumitomo Mitsui Banking Corporation Europe Limited
 - TD Bank Europe Limited
 - The Royal Bank of Scotland Plc
 - UBS Limited
- **Germany: 29 notifications**
 - Aareal Hyp AG
 - Allgemeine Hypothekenbank Rheinboden AG
 - Bayerische Hypo- und Vereinsbank
 - BHF-Bank AG
 - Bremer Landesbank Kreditanstalt Oldenburg - Girozentrale
 - DekaBank Deutsche Girozentrale
 - DEPFA Deutsche Pfandbriefbank AG
 - Deutsche Bank AG

- Deutsche Factoring Bank
 - Deutsche Postbank AG
 - Dresdner Bank AG
 - DVB Bank AG
 - EUROHYPO AG
 - HSH Nordbank AG
 - Hypothekenbank in Essen AG
 - **Landesbank Baden-Württemberg**
 - Landesbank Hessen – Thüringen Girozentrale
 - Landesbank Sachsen - Girozentrale
 - Landesbank Saar
 - LBS Ostdeutsche Landesbausparkasse AG
 - LRP Landesbank Rheinland-Pfalz
 - NRW.BANK
 - Norddeutsche Landesbank Girozentrale
 - Sal. Oppenheim jr. & Cie.
 - Sparkasse Oberlausitz-Niederschlesien
 - State Street Bank GmbH
 - UBS Wealth Management AG
 - WestLB AG
 - Württembergische Hypothekenbank AG
- **Austria: 22 notifications**
 - Bank Austria Creditanstalt AG
 - Bank Sal. Oppenheim jr. & Cie (Österreich) AG
 - Bank für Arbeit und Wirtschaft Aktiengesellschaft
 - BANKPRIVAT Aktiengesellschaft
 - Bank Medici Aktiengesellschaft
 - Bank Winter & Co. Aktiengesellschaft
 - Capital Bank – GRAWE Gruppe AG
 - Dexia Kommunalkredit Bank AG
 - Erste Bank der oesterreichischen Sparkassen AG
 - Investkredit Bank AG
 - Kommunalkredit Austria AG
 - Lienzer Sparkasse AG
 - Mezzanin Finanzierungs AG
 - Niederösterreichische Landesbank – Hypothekenbank AG
 - Oberbank AG
 - Österreichische Volksbanken AG
 - Raiffeisen Centrobank AG
 - Raiffeisenlandesbank Oberösterreich AG
 - Raiffeisen Zentralbank Österreich Aktiengesellschaft
 - Western Union International Bank GmbH
 - Visa – Service Kreditkarten AG
 - Volksbank Linz Mühlviertel reg. Gen.m.b.H

- **France: 16 notifications**

- BANQUE AIG
- BNP PARIBAS
- Calyon
- Calyon Financial SNC
- COMPAGNIE GENERALE D’AFFACTURAGE – C.G.A.
- EXANE DERIVATIVES
- EULER HERMES SFAC CREDIT
- EURO SALES FINANCE SA
- GE FACTOFRANCE
- GE CORPORATE BANKING EUROPE SAS (formerly GE FINANCE PARTICIPATION S.A.S)
- GE CORPORATE FINANCE BANK SAS (formerly GE ORIGINATIONS BANK S.A.S)
- IXIS CORPORATE & INVESTMENT BANK
- Natixis Factor
- RCI BANQUE
- Societe Generale
- W-HA S.A.

- **Ireland: 9 notifications**

- Bear Stearns Bank plc
- Capmark Bank Europe plc (formerly GMAC Commercial Mortgage Bank Europe plc)
- Depfa ACS Bank
- Depfa Bank plc
- Elavon Financial Services Limited
- Hypo Public Finance Bank (formerly Hypo Real Estate Bank International)
- Merrill Lynch International Bank Limited (formerly Merrill Lynch Capital Markets Bank Limited)
- Rabobank Ireland Plc
- Scotiabank (Ireland) Limited

- **Luxembourg: 10 notifications**

- Banque Privée Edmond de Rothschild Europe
- Crédit Suisse (Luxembourg) S.A.
- Danske Bank International S.A.
- Deutsche Bank Luxembourg S.A.
- Dexia Banque Interantionale à Luxembourg S.A.
- Dresdner Bank Luxembourg S.A.
- IKB International
- J.P. Morgan Bank Luxembourg S.A.
- Norddeutsche Landesbank Luxembourg S.A.
- Skandinaviska Enskilda Banken S.A.

- **The Netherlands: 7 notifications**
 - ABN AMRO Bank N.V.
 - ABN AMRO Bouwfonds N.V.
 - Banque Artesia Nederland N.V.
 - DVB Bank N.V.
 - Fortis Bank (Nederland) N.V.
 - ING Bank N.V.
 - Rabobank Nederland

- **Hungary: 4 notifications**
 - Budapest Bank Rt.
 - Central – European International Bank Ltd.
 - Hungarian Foreign Trade Bank Ltd.
 - WestLB Hungaria Bank Rt.

- **Denmark: 4 notifications**
 - Danske Bank A/S
 - E*TRADE Bank A/S
 - Nykredit Bank A/S
 - Saxo Bank A/S

- **Finland: 3 notifications**
 - Oko Bank Plc
 - Sampo Bank Plc
 - Sampo Housing Loan Bank Plc

- **Gibraltar: 3 notifications**
 - Credit Suisse (Gibraltar) Limited
 - IDT Financial Services Limited
 - Lombard Odier Darier Hentsch Private Bank Ltd

- **Italy: 2 notifications**
 - Banca Caboto Spa
 - UniCredit Banca Mobiliare

- **Cyprus: 2 notifications**
 - Bank of Cyprus Public Company Limited
 - Kommunalkredit International Bank Ltd

- **Norway: 2 notifications**
 - Contopronto AS
 - DnB NOR Bank ASA

- **Spain: 2 notifications**
 - Banco Bilbao Vizcaya Argentaria S.A.

- CAJA DE AHORROS Y PENSIONES DE BRACELONA („LA CAIXA“)

- **Liechtenstein: 3 notifications**
 - Bank Alpinum AG
 - LGT Bank in Liechtenstein AG
 - Raiffeisen Bank (Liechtenstein) AG

- **Sweden: 3 notifications**
 - Nordnet Bank AB
 - Skandinaviska Enskilda Banken AB (publ)
 - **Toyota Material Handling Europe Rental AB**

- **Island: 1 notification**
 - Landsbanki Íslands hf.

- **Malta: 1 notification**
 - CommBank Europe Ltd (CBE)

- **Belgium: 1 notification**
 - Fortis Bank S.A./N.V.

- **The Czech Republic: 1 notification**
 - Credit Union Fio

**II. List of
notifications regarding cross-border activities of financial institutions
on the territory of the Republic of Poland**

In the period from 1 May 2004 to 30 April 2007 the General Inspectorate of Banking Supervision received **1 notification** from appropriate supervisory authorities of the European Economic Area member state advising of the intention to take up **cross-border activities** pursued on the territory of the Republic of Poland by a financial institution under their supervision

- **Italy: 1 notification**
 - Intesa Mediofactoring S.p.A.

III. List

of notifications regarding cross-border activities of domestic banks
on the territory of the European Economic Area member states

In the period from 1 May 2004 to 20 April 2007 the General Inspectorate of Banking Supervision received **6 notifications** advising of the intention to take up **cross-border activities pursued on the territory of the European Economic Area member states** through the following domestic banks:

1. Bank DnB NORD Polska S.A. (formerly NORD/LB Bank Polska Norddeutsche Landesbank S.A.),
2. WestLB Bank Polska S.A.,
3. Bank Millenium S.A.,
4. ING Bank Śląski S.A.
5. Dexia Kommunalkredit Bank Polska S.A.
6. Powszechna Kasa Oszczędności Bank Polski S.A.

IV. List of
notifications regarding activities of credit institutions through a branch
on the territory of the Republic of Poland

In the period from 1 May 2004 to 3 April 2007 the General Inspectorate of Banking Supervision confirmed to the appropriate supervisory authorities of the European Economic Area member states the receipt of **16 notifications** advising of the intention to take up **activities via a branch on the territory of the Republic of Poland** by the credit institutions under their supervision¹, i.e.

1. Banque PSA Finance (France),
2. Svenska Handelsbanken AB (Sweden),
3. Sygma Banque (France),
4. Jyske Bank A/S (Denmark),
5. Dresdner Bank AG (Germany),
6. ABN AMRO Bank N.V. (The Netherlands),
7. Calyon (France),
8. Nykredit Realkredit A/S (Denmark),
9. Danske Bank A/S (Denmark),
10. BNP Paribas (France),
11. EFG Eurobank Ergasias S.A. (Greece),
12. Banco Mais, S.A. (Portugal),
13. Skandinaviska Enskilda Banken AB (publ),
14. FIO, credit union (The Czech Republic),
15. UNIBON, credit union (The Czech Republic),
16. WestLB AG (Germany).

VI. List
of notifications regarding activities of domestic banks through a branch
on the territory of the European Economic Area member states

In the period from 1 May 2004 to 31 March 2007 the General Inspectorate of Banking Supervision received **1 notification** from a domestic bank advising of the intention to **take up activities via a branch on the territory of the European Economic Area member state**. A domestic bank: **DaimlerChrysler Bank Polska S.A.** which intends to take up activities **via a branch on the territory of the Republic of Greece** is the subject of this notification

ⁱ The list of branches of credit institutions together with their numbers necessary for the participation in the interbank clearing system is available on the NBP's website in the list "Banks in Poland".