

Warsaw, 6 September 2006

**Press announcement from the meeting of
the Commission for Banking Supervision (CBS)
held on 6 September 2006**

At the meeting held on 6 September 2006, the Commission for the Banking Supervision granted **Credit Cooperatif** a permit to execute over 50 % voting power but not more than 66 % of votes at the General Meeting of the Shareholders of **Bank Inicjatyw Społeczno-Ekonomicznych SA** and a permit to participate in the BISE SA capital stock.

The Commission for Banking Supervision approved the following appointments:

- **Jarosław Dowbaj** for the post of the President of the Management Board of **GETIN Bank SA** with its seat in Katowice;
- **Jadwiga Garstka** for the post of the President of the Management Board of **Bank Spółdzielczy in Gąbin**;
- **Andrzej Józef Szornak** for the post of the President of the Management Board of **Bank Gospodarstwa Krajowego** with its seat in Warsaw.

The Commission for Banking Supervision examined:

- The information on proceedings regarding the application of Krajowa Spółdzielnia Kasa Oszczędnościowo-Kredytowa, Towarzystwo Ubezpieczeń Wzajemnych Spółdzielczych Kas Oszczędnościowo-Kredytowych and Towarzystwo Ubezpieczeń na Życie Spółdzielczych Kas Oszczędnościowo-Kredytowych SA for granting permit to create Bank Oszczędnościowo-Kredytowy SA;
- The information about the progress in works on draft of the resolution on foreign exchange exposure between the currency of credit exposure and the household income currency;
- The information on banks under rehabilitation proceedings.

Furthermore, the Commission for Banking Supervision examined the information concerning the notifications obtained from the appropriate supervisory authorities of the European Economic Area member states regarding **cross-border activities to be pursued by the credit institutions on the territory of the Republic of Poland.**

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

- I. List of notifications regarding **cross-border activities of financial institutions** on the territory of the Republic of Poland.
- II. List of notifications regarding **cross-border activities of domestic banks** on the territory of the European Economic Area member states.
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IV. List of notifications regarding activities through a branch of domestic banks on the territory of the European Economic Area member states.

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 27 August 2006, the General Inspectorate of Banking Supervision received **124 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 credit institutions presented on the current meeting of the Commission for Banking Supervision are in bold).

• **Great Britain: 27 notifications**

- Banc of America Securities Limited
- Barclays Bank Plc
- CIBC World Markets Plc
- Citibank International Plc
- Coventry Building Society
- Credit Suisse (UK) Limited
- Credit Suisse International (d. Credit Suisse First Boston International)
- Dresdner Kleinwort Wasserstein Limited
- Goldman Sachs International Bank
- HBOS Treasury Services Plc
- HSBC Bank Plc
- HSBC Private Bank (UK) Limited
- 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 Dean Witter Bank Limited
- Neteller UK Limited
- Nomura Bank International Plc
- PayPal (Europe) Ltd
- Rathbone Investment Management Limited
- Standard Bank Plc. (d. Standard Bank London Limited)
- Sumitomo Mitsui Banking Corporation Europe Limited
- TD Bank Europe Limited
- The Royal Bank of Scotland Plc
- UBS Limited

• **Germany: 24 notifications**

- Aareal Hyp AG
- Allgemeine Hypothekenbank Rheinboden AG
- Bayerische Hypo- und Vereinsbank
- BHF-Bank AG
- Bremer Landesbank Kreditanstalt Oldenburg - Girozentrale
- DekaBank Deutsche Girozentrale
- Deutsche Bank AG

- Deutsche Postbank AG
- Dresdner Bank AG
- DVB Bank AG
- EUROHYPO AG
- HSH Nordbank AG
- Hypothekenbank in Essen AG
- Landesbank Hessen – Thüringen Girozentrale
- Landesbank Sachsen - Girozentrale
- Landesbank Saar
- LBS Ostdeutsche Landesbausparkasse AG
- NRW.BANK
- Norddeutsche Landesbank Girozentrale
- Sal. Oppenheim jr. & Cie.
- State Street Bank GmbH
- UBS Wealth Management AG
- WestLB AG
- Württembergische Hypothekenbank AG

- **Austria: 20 notifications**

- 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: 12 notifications**

- BANQUE AIG
- BNP PARIBAS
- Calyon
- Calyon Financial SNC
- COMPAGNIE GENERALE D’AFFACTURAGE – C.G.A.
- EULER HERMES SFAC CREDIT
- **EURO SALES FINANCE SA**
- GE FACTOFRANCE
- GE FINANCE PARTICIPATION S.A.S
- GE ORIGINATIONS BANK S.A.S
- IXIS CORPORATE & INVESTMENT BANK
- RCI BANQUE

- **Ireland: 7 notifications**
 - Bear Stearns Bank plc
 - Depfa ACS Bank
 - Depfa Bank plc
 - GMAC Commercial Mortgage Bank Europe plc
 - Hypo Public Finance Bank (d. Hypo Real Estate Bank International)
 - Merrill Lynch Capital Markets Bank Limited
 - Scotiabank (Ireland) Limited

- **Luxembourg: 7 notifications**
 - Banque Privée Edmond de Rothschild Europe
 - Danske Bank International S.A.
 - Deutsche Bank Luxembourg S.A.
 - Dexia Banque Internationale à Luxembourg S.A.
 - Dresdner Bank Luxembourg S.A.
 - J.P. Morgan Bank Luxembourg S.A.
 - **Skandinaviska Enskilda Banken S.A.**

- **The Netherlands: 5 notifications**
 - ABN AMRO Bank N.V.
 - ABN AMRO Bouwfonds 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

- **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

- **Finland: 2 notifications**
 - Sampo Bank Plc
 - Sampo Housing Loan Bank Plc

- **Island: 1 notifications**

- Landsbanki Íslands hf.
- **Malta: 1 notification**
 - CommBank Europe Ltd (CBE)
- **Spain: 1 notification**
 - Banco Bilbao Vizcaya Argentaria S.A.
- **The Czech Republic: 1 notification**
 - Credit Union Fio
- **Liechtenstein: 1 notification**
 - Raiffeisen Bank (Liechtenstein) AG
- **Belgium: 1 notification**
 - Fortis Bank S.A./N.V.

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 28 August 2006, the General Inspectorate of Banking Supervision received **1 notification** 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 a credit 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 28 August 2006, the General Inspectorate of Banking Supervision received **4 notifications** advising of the intention to **take up cross-border activities pursued on the territory of the European Economic Area member states** by the following domestic banks:

1. NORD/LB Bank Polska Norddeutsche Landesbank S.A.,
2. WestLB Bank Polska S.A.,
3. Bank Millennium S.A.,
4. ING Bank Śląski S.A.

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

In the period from 1 May 2004 to 28 August 2006, 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 on the territory of the Republic of Poland through a branch** by the credit institutions under their supervision¹, i.e.:

¹ 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”.

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).

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

In the period from 1 May 2004 to 28 August 2006, the General Inspectorate of Banking Supervision received **1 notification** from a domestic bank advising of the intention **to take up activities on the territory of a European Economic Area member state by a branch**. A domestic bank: **DaimlerChrysler Bank Polska S.A.** which intends to take up activities **through a branch on the territory of the Republic of Greece** is the subject of this notification.