



EUROPEAN CENTRAL BANK

LIST OF MONETARY FINANCIAL INSTITUTIONS IN THE ACCEDING COUNTRIES

AUGUST 2006

BCE ECB EZB EKT EKP





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Abbreviations

European Union Countries

BE	Belgium	CZ	Czech Republic
DE	Germany	DK	Denmark
GR	Greece	EE	Estonia
ES	Spain	CY	Cyprus
FR	France	LV	Latvia
IE	Ireland	LT	Lithuania
IT	Italy	HU	Hungary
LU	Luxembourg	MT	Malta
NL	Netherlands	PL	Poland
AT	Austria	SI	Slovenia
PT	Portugal	SK	Slovakia
FI	Finland	SE	Sweden
		UK	United Kingdom

Acceding Countries

BG	Bulgaria
RO	Romania

Others

AC	Acceding countries
ECB	European Central Bank
EU	European Union
MFIs	Monetary financial institutions
NCBs	national central banks
n/a	not applicable
ROW	Rest of the world

Section 1

Overview

Foreword

Background

The List of Monetary Financial Institutions in the acceding countries ("List of AC MFIs") is published by the European Central Bank and is the sixth publication in the series. The initiative which led to the first publication, entitled "Provisional list of Monetary Financial Institutions in the accession countries" ("Provisional list")¹ was agreed at the inaugural money and banking statistics seminar with the national central banks (NCBs) of 12 accession countries² held at the European Central Bank (ECB) in Frankfurt am Main on 15 and 16 December 1999.

The legal framework for the collection of information on Monetary Financial Institutions (MFIs) in the euro area is set out in Regulation ECB/2001/13 of 22 November 2001, as amended, concerning the consolidated balance sheet of the monetary financial institutions sector, and in Guideline ECB/2003/2 of 6 February 2003, as last amended, concerning certain statistical reporting requirements of the ECB and the procedures for reporting by the NCBs of statistical information in the field of money and banking statistics.

Although the ECB's main tasks relate to the euro area, the ECB also has responsibilities under the Treaty establishing the European Community towards Member States of the European Union (EU) which are not yet participating in the euro area.³ In particular, in

order to ensure that monetary statistics are accurate at the time Member States join the euro area, it is acknowledged that the preparatory work should begin well in advance.

Within this context, therefore, the production of this series of the "List of AC MFIs" is seen as a particularly important step towards supporting the preparatory work necessary for acceding countries to join the EU, and eventually the euro area.

Aim

The ECB is currently collecting information in the form of the list of MFIs in the euro area in order to facilitate the production of a comprehensive and consistent balance sheet for the money-creating sector in the euro area and to ensure that the information on the statistical reporting population is as complete, accurate and homogeneous as possible.

The aim of the "List of AC MFIs" is to produce a comprehensive list of institutions for statistical purposes. In order to achieve a high degree of consistency and comparability of information, all contributing acceding countries adhere to the harmonised definition of MFIs⁴ as far as this is possible within their statistical frameworks.

This publication relates to the MFI sector of the acceding countries as at end-June 2006.

¹Published on 19 October 2001 with reference date as at end December 2000.

²The list refers only to Romania and Bulgaria, acceding countries as from 25 April 2005.

³The Czech Republic, Denmark, Estonia, Cyprus, , Latvia, Lithuania, Hungary, Malta, Poland, Slovakia, Slovenia, Sweden and the United Kingdom.

⁴ See "Definition of terms" below.

Structure

The “List of AC MFIs” provides a listing of all the MFIs resident in each acceding country.

The list is arranged first by country (using the alphabetical order of the country names in the national languages), then by category⁵ and, finally, by alphabetical order of the registered name of each institution resident in that country.

For each listed institution, eight qualitative variables are specified which aim to identify and classify each individual MFI.

Status of the publication

The “List of AC MFIs” is available under the item “Publications” in the “Monetary Financial Institutions” part of the “MFIs and Eligible assets” section on the ECB’s website (<http://www.ecb.int>).

This publication is available only in English, with translations being left to the discretion of the NCBs of the acceding countries.

August 2006

⁵ *The categories are: central bank, credit institutions, money market funds and other MFIs.*

Definition of terms and captions

The terms used in this publication for the categories and attributes of MFIs are defined below:

Term	Definition
EU	European Union
Euro area	The area formed by those Member States of the European Union in which the euro has been adopted as the single currency in accordance with the Treaty establishing the European Community.
Euro area Member State	A Member State of the European Union in which the euro has been adopted (see "euro area").
Non-euro area Member State	A Member State of the European Union in which the euro has not been adopted.
Eurosysteem	The central banking system made up of the European Central Bank and the national central banks of those Member States of the European Union that have already adopted the euro.
Monetary financial institution (MFI)	One of a number of financial institutions which together form the money-issuing sector of the euro area. These include the Eurosysteem, resident credit institutions (as defined in Community law) and all other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than MFIs and, for their own account (at least in economic terms), to grant credit and/or invest in securities. The latter group consists predominantly of money market funds.
Central bank	A national central bank of a Member State of the European Union.
Credit institution	Any institution falling under the definition contained in the Banking Coordination Directive 2000/12/EC of 20 March 2000, as amended by Directive 2000/28/EC of 18 September 2000 (including the exempt credit institutions), namely "(a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit and prudential supervision of the business of electronic money institutions".
Money market fund	A collective investment undertaking, the issued units of which are close substitutes, in terms of liquidity, for deposits and which primarily invests in money market instruments and/or in other transferable debt instruments with a residual maturity of up to and including one year, and/or in bank deposits, and/or which pursues a rate of return that approaches the interest rates on money market instruments. For non-euro area Member States (see "non-euro area Member State"), it should be noted that the applicable national legislation may differ from the provisions of ECB Regulation ECB/1998/16.
Other institution	Any other resident financial institution which fulfils the definition of an MFI, irrespective of the nature of its business.
Foreign branch	An institution falling under the definition contained in the Banking Coordination Directive 2000/12/EC of 20 March 2000, namely "a place of business which forms a legally dependent part of a credit institution and which carries out directly all or some of the transactions inherent in the business of credit institutions; any number of places of business set up in the same Member State by a credit institution with headquarters in another Member State shall be regarded as a single branch".
Caption	Definition
MFI ID	The unique code which identifies each MFI.
NAME	The full registered name of the MFI.
ADDRESS	The address of the MFI, comprising the name of the street and the number of the building.
POSTAL	The postal code corresponding to the address of the MFI.
CITY	The town or city in which the MFI is located.
HEAD OFFICE	The country in which the head office of the MFI is located, given as the corresponding two-digit ISO code, and the full registered name of the head office. (These two items are only necessary in the case of foreign branches.)
RES	The status of each MFI in terms of whether or not it is legally subject to minimum reserve requirements in accordance with Article 19.1 of the Statute of the ESCB.

MFI sector analyses

As at end-June 2006

Chart 1 The AC MFI sector by country and by category

	All MFIs	Category						
		Central Bank	Credit Institutions		Money Market Funds		Other Institutions	
			Number	% of all MFIs ¹	Number	% of all MFIs ¹	Number	% of all MFIs ¹
Bulgaria	34	1	33	<i>97.1%</i>	0	<i>0.0%</i>	0	<i>0.0%</i>
Romania	41	1	40	<i>97.6%</i>	0	<i>0.0%</i>	0	<i>0.0%</i>
Total	75	2	73	<i>97.3%</i>	0	<i>0.0%</i>	0	<i>0.0%</i>

¹ Refers to “% of all MFIs” in the national MFI sector.

Chart 2 Percentage share of the AC MFI sector by country

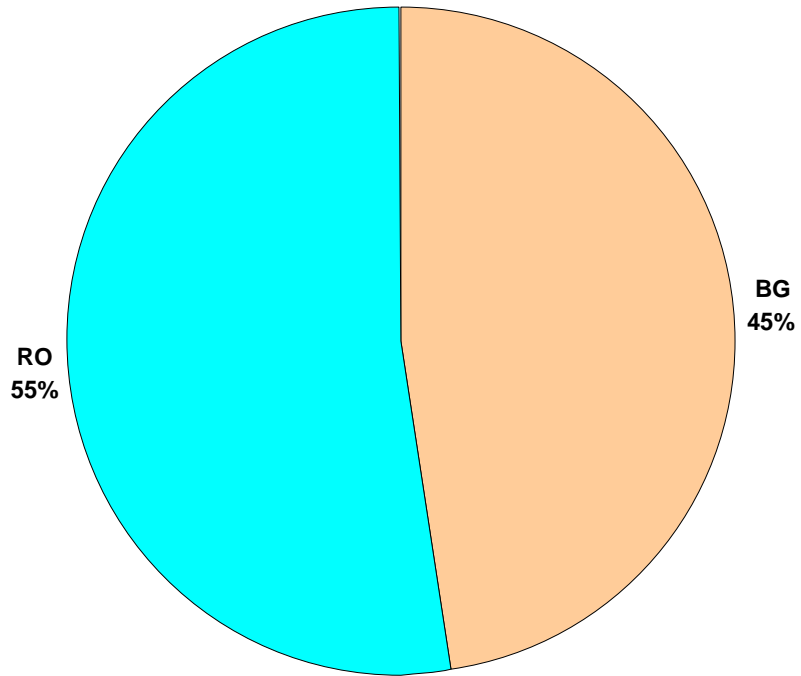


Chart 3 Percentage share of the AC MFI sector by category

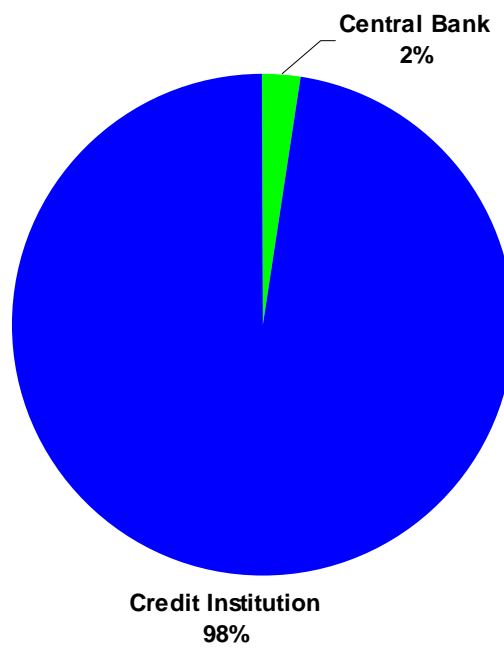


Chart 4 Foreign branches in the acceding countries by country of residence and head office location

Country of residence	Head office location					
	Total	Acceding Countries		EU 25		ROW
		BG	RO	Euro area	Non-euro area	
BG	5			3		2
RO	6			4	1	1
Total	11	0	0	7	1	3

Note:

Non-euro area Member States are The Czech Republic, Denmark, Estonia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Slovakia, Slovenia, Sweden and the United Kingdom.

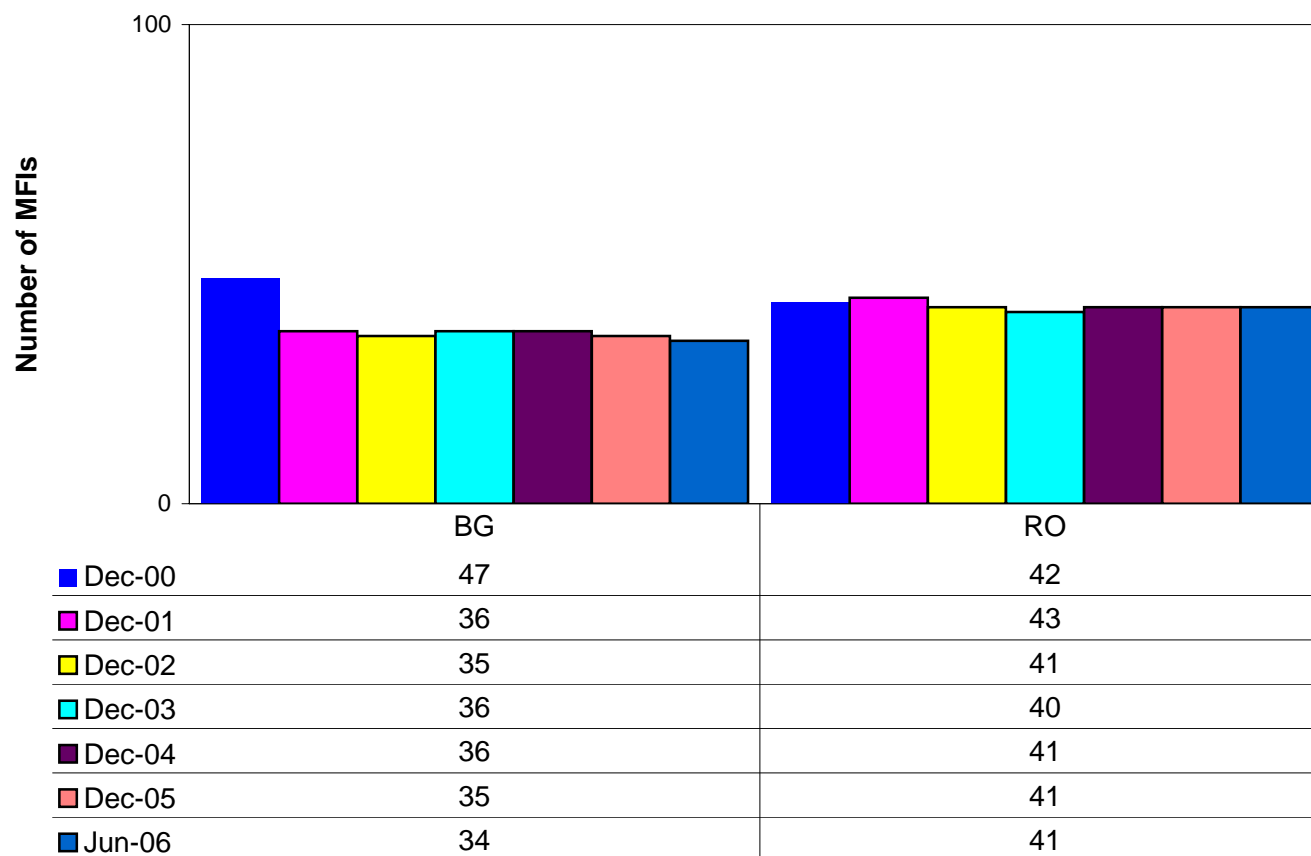
Readers guide:

Bulgaria has 5 resident foreign branches, of which 3 are incorporated in the euro-area Member States.

Two are incorporated in the rest of the world.

No Bulgarian MFI has established a foreign branch in Romania.

Chart 5 Development of the AC MFI sector by country



MFI ID	NAME	ADDRESS	POSTAL	CITY	HEAD OFFICE
BULGARIA					
Central Banks					
BGBN BG9661	Bulgarian National Bank	1, Knyaz Alexander Battenberg Sq.	1000	Sofia	
Total number of Central Banks : 1					
Credit Institutions					
BGCRBA9898	Alpha Bank S.A., Sofia Branch	11, Narodno Sabranie Sq.	1000	Sofia	GR Alpha Bank, S.A.
BGBNPA9440	BNP Paribas, Bulgaria	2, Tsar Osvoboditel Blvd.	1000	Sofia	
BGBFTB9621	Bulbank	7, Sveta Nedelya Sq.	1000	Sofia	
BGBPBI9920	Bulgarian Post Bank	14, Tsar Osvoboditel Blvd.	1048	Sofia	
BGBGUS9160	Bulgarian-American Credit Bank	16, Krakra Str.	1504	Sofia	
BGCECB9790	Central Cooperative Bank	103, Rakovsky Str.	1000	Sofia	
BGCITI9250	Citibank N.A., Sofia Branch	2, Knyaginya Maria-Luiza Blvd.	1000	Sofia	US Citibank N.A.
BGBUIN9561	Commercial Bank Allianz, Bulgaria	79, Knyaginya Maria-Luiza Blvd.	1202	Sofia	
BGKORP9220	Corporate Commercial Bank	10, Graf Ignatiev Str.	1000	Sofia	
BGDEMI9240	D Commerce Bank	8, Tsar Osvoboditel Blvd.	1000	Sofia	
BGSTSA9300	DSK Bank	19, Moskovska Str.	1036	Sofia	
BGREXI9320	DZI Bank	4 - 6, Dondukov Blvd.	1000	Sofia	
BGBUIB9888	Economic and Investment Bank	2, Slavyanska Str.	1000	Sofia	
BGBINV9480	Emporiki Bank - Bulgaria	4, Laiosh Koshut Str.	1606	Sofia	
BGNASB9620	Encouragement Bank	1, Dyakon Ignatii Str.	1000	Sofia	
BGFINV9150	First Investment Bank	10, Stefan Karadzha Str.	1000	Sofia	
BGACBP9800	Hebros Bank	37, Tsar Boris III Obeditel Blvd.	4018	Plovdiv	
BGBACX9660	HVB Bank Biochim	1, Ivan Vazov Str.	1026	Sofia	
BGINGB9145	ING Bank N.V., Sofia Branch	12, Emil Bersinski Str.	1408	Sofia	NL ING Bank N.V.
BGIABG9470	International Asset Bank	81-83, Todor Alexandrov Blvd.	1303	Sofia	
BGIORT9120	Investbank	83 A, Bulgaria Blvd.	1404	Sofia	
BGCBUN9195	MKB Unionbank	30-32, General Tottleben Blvd.	1606	Sofia	
BGSOMB9130	Municipal Bank	6, Vrabcha Str.	1000	Sofia	
BGETHN9199	National Bank of Greece S. A., Sofia Branch	9, Todor Aleksandrov Blvd.	1000	Sofia	GR National Bank of Greece, S.A.
BGPIRB9170	Piraeus Bank Bulgaria	3, Vitosha Blvd.	1407	Sofia	
BGPRCB9230	Procredit Bank	131, Christo Botev Blvd.	1233	Sofia	
BGRZBB9155	Raiffeisenbank, Bulgaria	18 - 20, Gogol Str.	1504	Sofia	
BGTTBB9400	Societe General Expressbank	92, Vladislav Varnenchik Blvd.	9000	Varna	
BGTCZB9350	T. C. Ziraat Bank, Sofia Branch	19, Sveta Nedelya Sq.	1000	Sofia	TR T. C. Ziraat Bank
BGTEXI9545	Texim Private Enterpreneural Bank	107, Knyaginya Maria-Luiza Blvd.	1202	Sofia	
BGCREX9260	Tokuda Bank	3, Graf Ignatiev Str.	1000	Sofia	
BGUBBS9200	United Bulgarian Bank	5, Sveta Sofia Str.	1040	Sofia	
BGWEBK9310	West-East Bank	36, Dragan Tsankov blvd, World Trade Centre Interpred, block B, N 105	1040	Sofia	

Total number of Credit Institutions : 33

TOTAL number of Monetary Financial Institutions in Bulgaria : 34

MFI ID	NAME	ADDRESS	POSTAL	CITY	HEAD OFFICE	
ROMANIA						
Central Banks						
ROR361684	National Bank of Romania	Str. Lipscani nr.25,sector3	030031	Bucharest		
Total number of Central Banks : 1						
Credit Institutions						
RORBPJR26020	ROMEXTERRA Bank S.A.	Bd. 1 Decembrie 1918, nr. 93	540445	Targu Mures		
RORBPJR40027	ABN AMRO Bank (Romania) S.A.	Piata Montreal nr.10, WTCB unit.2.23, sector 1	011469	Bucharest		
RORBPJR40022	ALPHA BANK ROMANIA S.A.	Calea Dorobantilor 237B, sector 1	010566	Bucharest		
RORBPJS40001	Anglo-Romanian Bank Limited England London - Bucharest Branch	Bd. Carol I nr.34-36, sector 2	020922	Bucharest	GB	Anglo-Romanian Bank Limited London
RORBPJR40038	Banca C.R. Firenze Romania S.A.	Bd.Unirii nr.55, bl.E4a, Tronson 1, sector 3	030826	Bucharest		
RORBPJR40011	Banca Comerciala "Ion Tiriac" S.A.	Str. Nerva Traian nr.3, bl.M101, sector 3	031041	Bucharest		
RORBPJR32045	Banca Comerciala CARPATICA S.A.	Str. Autogarii nr.1	550135	Sibiu		
RORBPJR40008	Banca Comerciala Romana S.A.	Bd.Regina Elisabeta nr.5, sector 3	030016	Bucharest		
RORBPJR02032	Banca Comerciala SANPAOLO IMI BANK ROMANIA S.A.	Str.Revolutiei nr.88	310025	Arad		
RORBPJR40015	Banca de Export Import a Romaniei EXIMBANK S.A.	Spl. Independentei nr.15, sector 5	050092	Bucharest		
RORBPJS40049	Banca di Roma SpA. Italia- Bucharest Branch	Intrarea Murmurului, nr.2-4, sector 1	014114	Bucharest	IT	Banca di Roma SpA
RORBPJS40035	Banca Italo-Romena SpA, Italia Treviso - Bucharest Branch	Bd. Dimitrie Cantemir nr.1, bl. B2, sc.2, parter si mezanin, sector 4	040231	Bucharest	IT	Banca Italo-Romena SpA
RORBPJR40004	Banca pentru Mica Industrie si Libera Initiativa - MINDBANK S.A.	Calea Grivitei nr.24, Sector 1	010732	Bucharest		
RORBPJR40017	Banca Romaneasca Membra a Grupului National Bank of Greece S.A.	Bd.Unirii nr.35, bl.A3, sector 3	030822	Bucharest		
RORBPJR12019	Banca Transilvania	Str.George Baritiu nr.8	400027	Cluj-Napoca		
RORBPJR40013	Bancpost S.A.	Calea Vitan nr.6, 6A, Tronson B si C, et.3-7, sector 3, bd.Libertatii nr.18, bl. 104, bd Libertatii nr.20, bl.103, sector 5	031296 and 050707	Bucharest		
RORBPJS40003	Blom Bank Egypt S.A.E. Egypt - Romanian Branch	Bd. Unirii nr.66 bl. K 3 sector 3	030835	Bucharest	EG	Blom Bank Egypt S.A.E. Egypt
RORBPJR40007	BRD - Groupe Societe Generale S.A.	Bd. Ion Mihalache nr.1-7, sector 1	011171	Bucharest		
RORBPJR40046	Casa de Economii si Consemnatiuni C.E.C. S.A.	Calea Victoriei nr.13, sector 3	030022	Bucharest		
RORBPJR40031	Citibank Romania S.A.	Bd. Iancu de Hunedoara nr. 8, sector 1	011742	Bucharest		
ROCCCC01400001	CREDITCOOP	Calea Plevnei nr.200, sector 6	060015	Bucharest		
RORBPJR40044	EGNATIA BANK (ROMANIA) S.A.	Str. General Constantin Budisteanu nr. 28C, P+1,sector 1	010775	Bucharest		
RORBPJR40033	Emporiki Bank -Romania S.A.	Str.Berzei nr.19, sector 1	010251	Bucharest		
RORBPJR12012	EUROM BANK S.A	Bd. Aviatorilor nr. 45, sector 1	011853	Bucharest		
RORBPJR40018	FINANSBANK (ROMANIA) S.A.	Spl.Unirii nr.12, bl. B6, sector 4	040034	Bucharest		
RORBPJS40042	GarantiBank International N.V. - Bucharest Branch	Str.Paris nr.30, sector 1	011817	Bucharest	NL	United Garanti Bank International N.V.
RORBPJR40053	HVB BANCA PENTRU LOCUINTE S.A.	Str.Dr.Grigore Mora nr.37, sector 1	011886	Bucharest		
RORBPJR40041	HVB Bank Romania S.A.	Piata Charles de Gaulle, nr.15, parter, etaj 1,2,si 3, sector 1	011857	Bucharest		
RORBPJS40024	ING Bank N.V., Amsterdam - Bucharest Branch	Sos.Kiseleff nr.11-13, sector 1	011342	Bucharest	NL	ING Bank N.V.
RORBPJR40037	LIBRA BANK S.A.	Str.Grigore Mora nr.11, sector 1	011885	Bucharest		
RORBPJR40036	NOVA BANK S.A.	Bd. Dimitrie Cantemir nr.2, bl. P3, tronson II, sector 4	040241	Bucharest		
RORBPJR40028	OTP BANK ROMANIA S.A.	Str.Buzesti, nr.66-68, sector 1	011017	Bucharest		
RORBPJR40026	PIRAEUS BANK ROMANIA S.A.	Bd.Carol I nr.34-36, et. VI, sector 2	020922	Bucharest		
RORBPJR23052	Porsche Bank Romania S.A.	Sos. Pipera - Tunari nr.2, cladirea Porsche, parter, etaj 1 si 2, judetul Ilfov	077190	Voluntari		
RORBPJR40050	ProCredit Bank S.A	Str. Buzesti nr.62-64, et.1 si et.2, sector 1	011017	Bucharest		
RORBPJR40051	Raiffeisen Banca pentru Locuinte S.A	Str. Nicolae Caramfil nr.79, sector 1	014142	Bucharest		
RORBPJR40039	Raiffeisenbank (Romania) S.A.	Piata Charles de Gaulle, nr.15, etaj 4,5,6,7si 8, sector 1	011857	Bucharest		
RORBPJR40043	ROMANIAN INTERNATIONAL BANK S.A.	Bd. Unirii nr.68, bl. K2, sector 3	030835	Bucharest		
RORBPJR40040	UniCredit Romania S.A.	Str. Ghetarilor nr. 23-25, sector 1	014106	Bucharest		
RORBPJR40048	VOLKSBANK ROMANIA S.A.	Sos. Mihai Bravu nr. 171, sector 2	021323	Bucharest		
Total number of Credit Institutions : 40						
TOTAL number of Monetary Financial Institutions in Romania : 41						

