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Sommario/riassunto	Financial services industry has shown trends of increased consolidation across different types of financial institutions. This book focuses on the conglomeration of banking and insurance activities among financial institutions of the 15 old members of the European Union, and addresses the development and impact of conglomeration linkages between these fifteen and the ten new member states. Most of the large groups combining banking and insurance activities groups among the former member states of the European Union are often linked to the largest such institutions in the new member states, having created the linkages mainly through Merger & Acquisition Activities; with

greater accent on the banking sector and lesser connections on insurance side. Financial conglomeration linkages between the EU-15 and the new member states highlight investment attractiveness of the new members, with the appeal of new markets that allow the presence of more participants. Both institution-specific and country-specific factors play role in conglomeration across the new member states.
