

1. Record Nr.	UNINA9910828706603321
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Titolo	Linkages of financial groups in the European Union : financial conglomeration developments in the old and new member states // by Ingrid Ulst
Pubbl/distr/stampa	Budapest, Hungary ; ; New York, N.Y., : Central European University Press, c2005
ISBN	615-5053-66-9 1-281-37674-4 9786611376741 1-4237-1751-1
Edizione	[1st ed.]
Descrizione fisica	1 online resource (145 p.)
Disciplina	332.1/094
Soggetti	Financial services industry - European Union countries Conglomerate corporations - European Union countries
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Bibliographic Level Mode of Issuance: Monograph
Nota di bibliografia	Includes bibliographical references (p. [125]-128) and index.
Nota di contenuto	Frontmatter -- Table of Contents -- List of Tables -- List of Graphs -- Introduction -- Chapter 1 Financial Conglomeration: Economic and Legal Aspects -- Chapter 2 Financial Conglomerates in the European Union -- Chapter 3 Financial Conglomerates of the European Union in the New Member States -- Conclusion -- Abbreviations -- References -- Sources of Research Data -- Index
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.

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