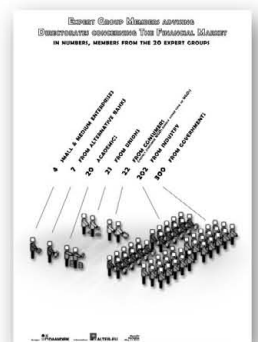
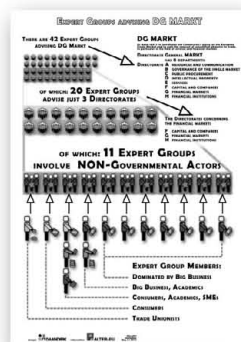
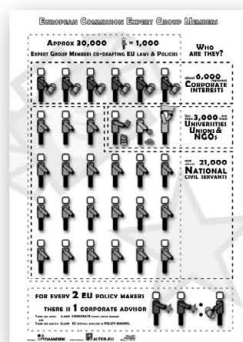
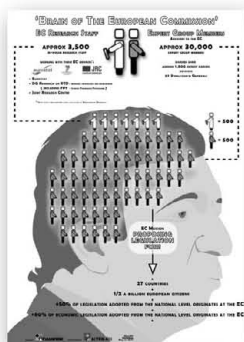


CORPORATE INFLUENCE ON EU-LEGISLATION

THE EXPERT GROUPS



'BRAIN OF THE EUROPEAN COMMISSION'

EC RESEARCH STAFF

APPROX 3,500

IN-HOUSE RESEARCH STAFF

WORKING WITH THESE EC SERVICES[°]:



- ★ EUROSTAT
- ★ DG RESEARCH OR RTD : RESEARCH TECHNOLOGY AND DEVELOPMENT
(INCLUDING FP7 : SEVENTH FRAMEWORK PROGRAMME)
- ★ JOINT RESEARCH CENTRE

[°] NOTE THAT THESE SERVICES HAVE THE STATUS OF DIRECTORATE GENERALS.

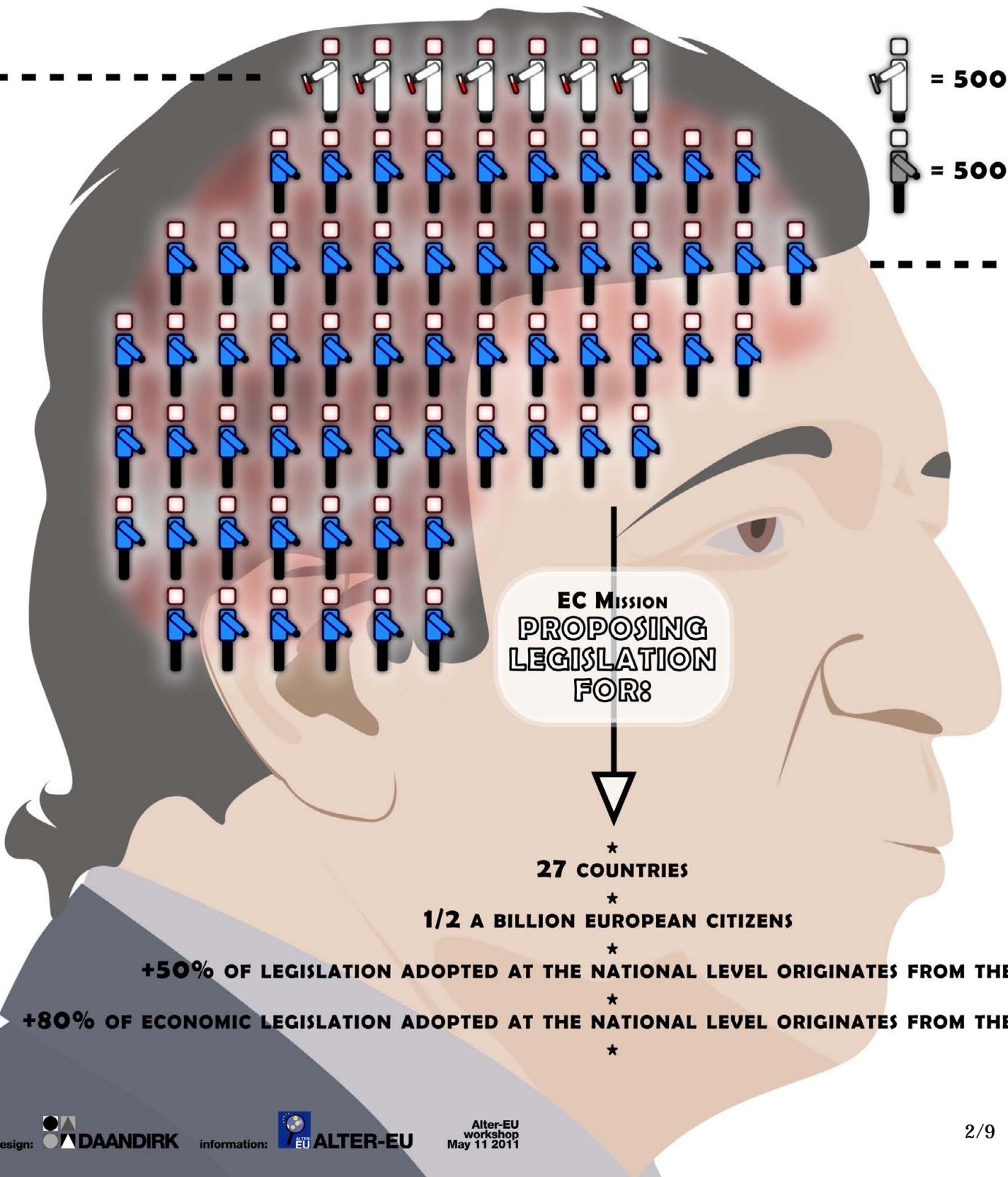
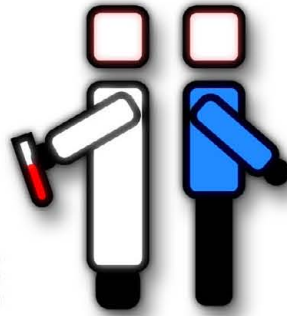
EXPERT GROUP MEMBERS

ADVISORS TO THE EC

APPROX 30,000

EXPERT GROUP MEMBERS

DIVIDED OVER
APPROX 1,000 EXPERT GROUPS
ADVISING
39 DIRECTORATE GENERALS



EUROPEAN COMMISSION EXPERT GROUP MEMBERS

APPROX 30,000

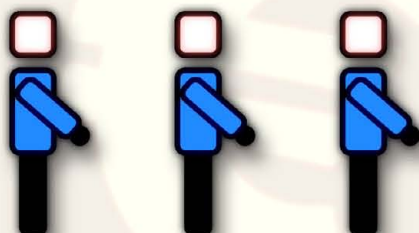
 = 1,000

EXPERT GROUP MEMBERS CO-DRAFTING EU LAWS & POLICIES

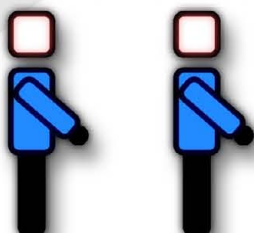
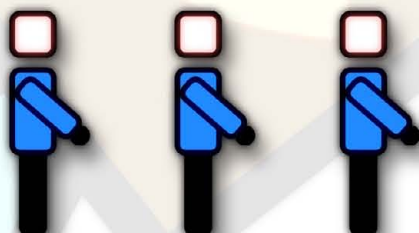
WHO ARE THEY?



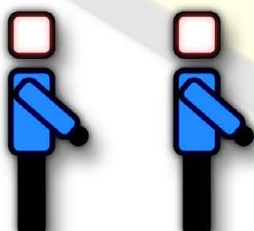
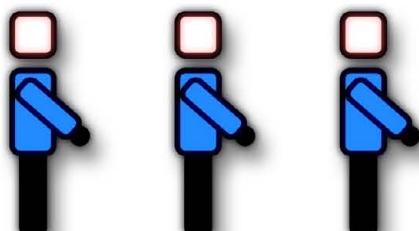
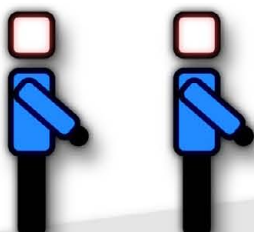
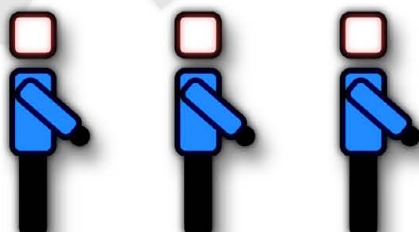
about **6,000** represent
CORPORATE INTERESTS



less than **3,000** are from
**UNIVERSITIES
UNIONS &
NGOs**

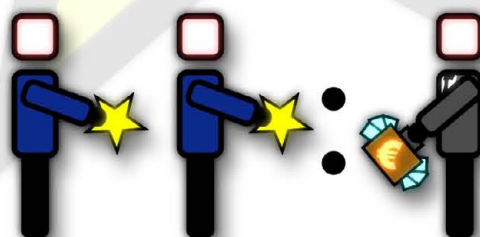


and about **21,000**
**NATIONAL
CIVIL SERVANTS**



**FOR EVERY 2 EU POLICY MAKERS
THERE IS 1 CORPORATE ADVISOR**

THERE ARE ABOUT **6,000** CORPORATE EXPERT GROUP MEMBERS
AND
THERE ARE EXACTLY **12,648** EC OFFICIALS INVOLVED IN POLICY MAKING.



EXPERT GROUPS ADVISING DG MARKT

**THERE ARE 42 EXPERT GROUPS
ADVISING DG MARKT**

DG MARKT

Its main role is to coordinate the Commission's policy on the European Single Market and to seek the removal of unjustified obstacles to trade, in particular in the field of services and financial markets

DIRECTORATE GENERAL MARKT

HAS 8 DEPARTMENTS:

- DIRECTORATE A** RESOURCES AND COMMUNICATION
B GOVERNANCE OF THE SINGLE MARKET
C PUBLIC PROCUREMENT
D INTELLECTUAL PROPERTY
E SERVICES
F CAPITAL AND COMPANIES
G FINANCIAL MARKETS
H FINANCIAL INSTITUTIONS

**OF WHICH: 20 EXPERT GROUPS
ADVISE JUST 3 DIRECTORATES**

**THE DIRECTORATES CONCERNING
THE FINANCIAL MARKET:**

- F** CAPITAL AND COMPANIES
G FINANCIAL MARKETS
H FINANCIAL INSTITUTIONS

**OF WHICH: 11 EXPERT GROUPS
INVOLVE NON-GOVERNMENTAL ACTORS**

EXPERT GROUP MEMBERS:

DOMINATED BY BIG BUSINESS

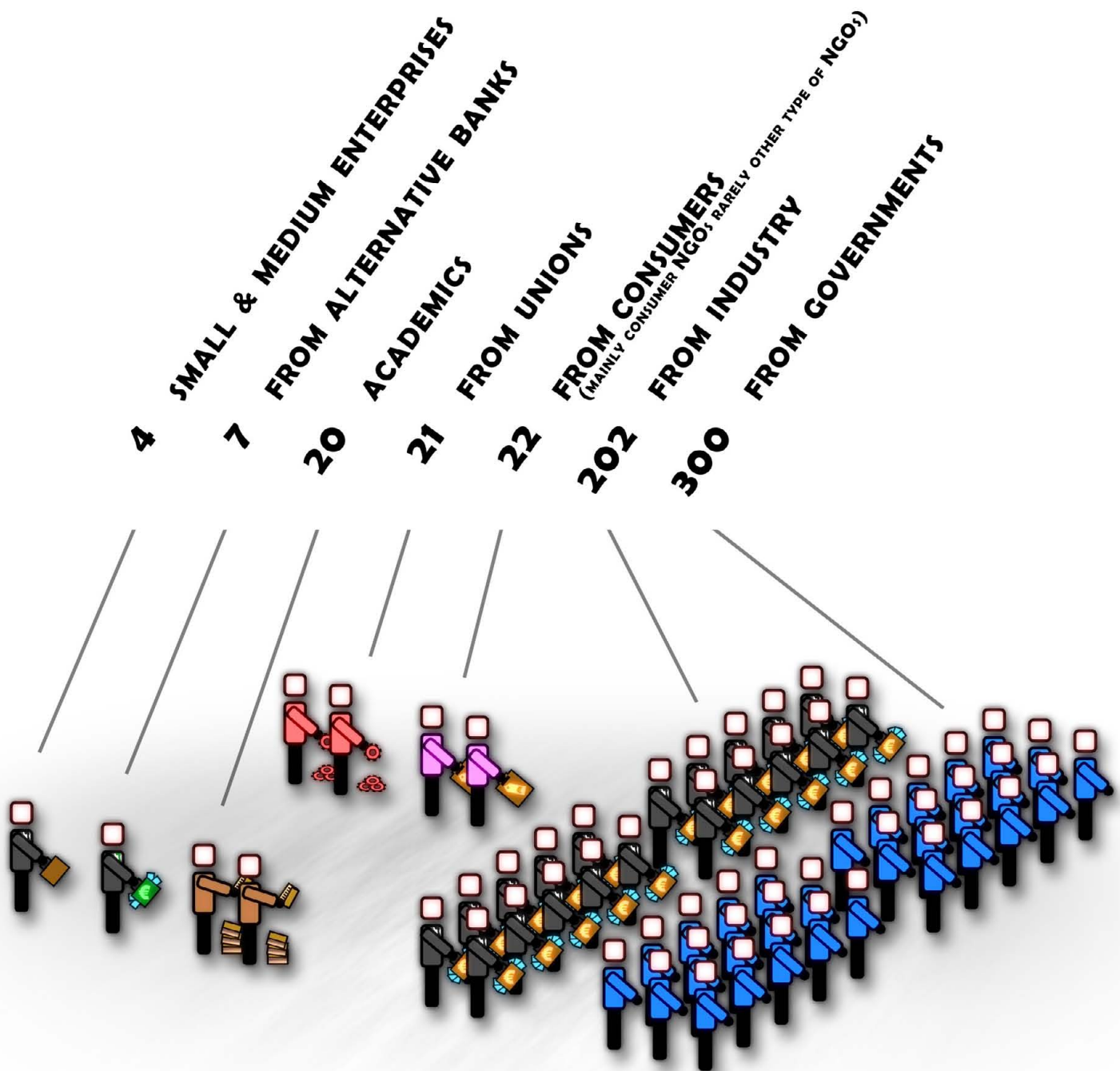
BIG BUSINESS, ACADEMICS

CONSUMERS, ACADEMICS, SMEs

CONSUMERS

TRADE UNIONISTS

EXPERT GROUP MEMBERS ADVISING DIRECTORATES CONCERNING THE FINANCIAL MARKET IN NUMBERS, MEMBERS FROM THE 20 EXPERT GROUPS



Panels of Supervising Authorities

European Banking Authority: Banking Stakeholder Group

According to a regulation adopted on 24 November 2010:

“ The Banking Stakeholder Group shall be composed of 30 members, representing **in balanced proportions** credit and investment institutions operating in the Union, their employees’ representatives as well as consumers, users of banking services and representatives of SMEs.

At least five of its members shall be independent top-ranking academics. Ten of its members shall represent financial institutions, three of whom shall represent cooperative and savings banks. ”

(article 37)

Industry

	Member	Institution	Nationality	Selected to represent
1	Andrew Thomas Procter	Deutsche Bank	Australian	Industry
2	Arnold Kuijpers	Rabobank	Dutch	Industry
3	Birgit Roos	Savings Bank Düsseldorf (Stadtsparkasse Düsseldorf)	German	Industry
4	Christian Lajoie	BNP Paribas	French	Industry
5	Guglielmo Zadra	UniCredit SpA	Italian	Industry
6	Louise Lindgren	Nordea Bank AB	Swedish	Industry
7	Magdolna Szőke	Magyar Takarékszövetkezeti Bank Zrt. (Takarékbank Zrt.)	Hungarian	Industry
8	Mónica Cueva Diaz	Santander	Spanish	Industry
9	Oliver Schuetz	Erste Group Bank AG	Austrian	Industry
10	Pamela Walkden	Standard Chartered Bank	British	Industry

Note: Is seven really a cooperative bank?

And where is the third cooperative or savings bank?

Academics

	Member	Institution	Nationality	Selected to represent
1	Andrea Cesare Resti	Bocconi University	Italian	Top-ranking academics
2	Daniel Gros	Centre for European Policy Studies (CEPS)	German	Top-ranking academics
3	David T Llewellyn	Loughborough University / Vienna University of Economics and Business	British	Top-ranking academics
4	Rudi Vander Vennet	Ghent University	Belgian	Top-ranking academics
5	Javier De Andrés	University of Oviedo	Spanish	Top-ranking academics
6	Giovanni Ferri	University of Bari	Italian	Top-ranking academics

Consumers

	Member	Institution	Nationality	Selected to represent
1	Bostan Krisper	Slovene Consumers' Association ZPS	Slovene	Consumers
2	Zita Čeponytė	Lithuanian Consumer Institute	Lithuanian	Consumers
3	Lubomir Christov	Bulgarian National Consumer Association	Bulgarian	Consumers
4	Marcin Kawiński	Financial Service User Group (Academic member of the consumers expert groups.)	Polish	Consumers

SMEs

	Member	Institution	Nationality	Selected to represent
1	Robin Jarvis	European Craft and SME Association (UEAPME)	British	SMEs
2	Holger Schwannecke	Zentralverband des Deutschen Handwerks (ZDH)	German	SMEs

Unions

	Member	Institution	Nationality	Selected to represent
1	Ute Meyenberg	UNI Europa Finance / European Trade Union Confederation	French	Trade unions

The Scandal

	Member	Institution	Nationality	Selected to represent
1	Erik Berggren	BUSINESSEUROPE	Dutch	SMEs
2	Sylvie Bourguignon	Deloitte	French	Users of banking services
3	Michel Barbet-Massin	Federation of European Accountants / Mazars	French	Users of banking services
4	Michelle Brennan	Standard & Poor's Ratings Services	Irish	Users of banking services
5	Hiltrud Thelen-Pischke	PricewaterhouseCoopers AG Wirtschaftsprüfungsgesellschaft	German	Users of banking services
6	Giles Williams	KPMG LLP	British	Users of banking services
7	Sony Kapoor	Re-define	British	Consumers

Industry has again the majority with 16 out of 30 members!
15 if we take out the Hungarian central bank of cooperatives.

Clearly in breach of the regulation!

Panels of Supervising Authorities

European Insurance and Pension and Occupational Pensions Authority

According to a regulation adopted on 24 November 2010:

“ The Occupational Pensions Stakeholder Group shall be composed of 30 members, representing **in balanced proportions** institutions for occupational retirement provision operating in the Union, representatives of employees, representatives of beneficiaries, representatives of SMEs and representatives of relevant professional associations.

At least five of its members shall be independent top-ranking academics. Ten of its members shall represent institutions for occupational retirement provision. ”

(Article 37)

Two Stakeholder Groups were formed. There is also a transparency problem since the names of the specific companies and lobby groups are not mentioned.

Representatives Insurance and Reinsurance Stakeholder Group

Industry representatives:

1. Mr. Oliver Bäte, Germany
2. Mr. Yanick Bonnet, France
3. Mr. Paul Carty, Ireland
4. Mr. Hugh Francis, United Kingdom
5. Ms. Pilar Gonzalez de Frutos, Spain
6. Mr. Asmo Olavi Kalpala, Finland
7. Ms. Michaela Koller, Germany
8. Mr. Jean Christophe Menioux, France
9. Mr. Gerard van Olphen, Netherlands
10. Mr. Joachim Wenning, Germany

Consumers:

1. Ms. Ann Kay Blair, United Kingdom
2. Mr. Mads Mølgaard Braüner, Denmark
3. Mr. Lars Gatschke, Germany
4. Mr. Marcin Kawiński, Poland
5. Ms. Baiba Miltovica, Latvia (an academic)

Users of insurance and reinsurance services:

1. Mr. Jérôme Lecoq, Belgium (unknown)
2. Mr. Robert Crawford Jones, United Kingdom (unknown)

Representatives of trade unions:

1. Mr. Raffaella Infelisi, Italy
2. Mr. Damien Lagaude, France

The scandal

1. Mr. Thomas Behar, France
(CNP, large insurance company)
2. Mr. Seamus Creedon, Ireland
(actuary working for the insurance and banking industry).
3. Mr. Guenter Droese, Germany
(Head of Corporate insurance at **Deutsche Bank**)
4. Mr. Francis Frizon, France
(employed and paid by the French Insurance Industry Federation)
5. Ms. Christianne Verhaegen, Belgium
(General Secretary of the European Federation for Pension Provision.
She is labelled as an industry representative in the other Group)
6. Ms. Daniela Weber-Rey, Germany
(Clifford Chance)

Academics:

1. Ms. Rym Ayadi, Tunisia
2. Mr. Dario Focarelli, Italy
3. Mr. Helmut Johannes Gründl, Germany
4. Ms. Maria Heep-Altiner, Germany
5. Mr. Alexander N. Sadovski, Bulgaria

16 out of 30 members representing industry in breach of the regulation!

Just like the Occupational Pensions Stakeholder Group!