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### **2.1 Participants of the survey**

First of all, our gratitude is expressed to all participating institutions. Especially commercial banks were asked to disclose highly confidential data which to prepare definitely needed will, effort and expertise. All participants are listed in alphabetical order.

		Lithuania	<a href="http://www.snoras.lt">www.snoras.lt</a>
		Lithuania	<a href="http://www.hansa.lt">www.hansa.lt</a>
Banco Espirito Santo		Portugal	<a href="http://www.bes.pt">www.bes.pt</a>
Bank Austria Creditanstalt AG		Austria	<a href="http://www.ba-ca.com">www.ba-ca.com</a>
Bank of Cyprus		Cyprus	<a href="http://www.bankofcyprus.com">www.bankofcyprus.com</a>
		Ireland	<a href="http://www.bankofireland.ie">www.bankofireland.ie</a>
Bank of Valletta		Malta	<a href="http://www.bov.com">www.bov.com</a>
		Poland	<a href="http://www.pekao.com.pl">www.pekao.com.pl</a>
Banque Générale du Luxembourg		Luxembourg	<a href="http://www.bgl.lu">www.bgl.lu</a>
Bayerische Hypo- und Vereinsbank AG		Germany	<a href="http://www.hypovereinsbank.de">www.hypovereinsbank.de</a>

		France	<a href="http://www.bnpparibas.com">www.bnpparibas.com</a>
 Caixa Geral de Depósitos		Portugal	<a href="http://www.cgd.pt">www.cgd.pt</a>
		Spain	<a href="http://www.cajamadrid.es">www.cajamadrid.es</a>
 Česká spořitelna, a.s.		Czech Republic	<a href="http://www.csas.cz">www.csas.cz</a>
		Belgium	<a href="http://www.dexia.com">www.dexia.com</a>
Dresdner Bank AG		Germany	<a href="http://www.dresdner-bank.de">www.dresdner-bank.de</a>
 DZ Bank		Germany	<a href="http://www.dzbank.de">www.dzbank.de</a>
		Greece	<a href="http://www.emporiki.gr">http://www.emporiki.gr</a>
European Investment Bank		EU	<a href="http://www.eib.eu.int">http://www.eib.eu.int</a>
		Romania	<a href="http://www.eximbank.ro">www.eximbank.ro</a>
		Finland	<a href="http://www.finnvera.fi">www.finnvera.fi</a>

	<hr/>	Spain	<a href="http://www.gruposantander.com">http://www.gruposantander.com</a>
	<hr/>	Malta	<a href="http://www.hsbcmalta.com">www.hsbcmalta.com</a>
Komerční Banka		Czech Republic	<a href="http://www.kb.cz">http://www.kb.cz</a>
Kreditanstalt für Wiederaufbau		Germany	<a href="http://www.kfw.de">www.kfw.de</a>
	<hr/>	Spain	<a href="http://www.lacaixa.es">www.lacaixa.es</a>
LAIKI BANK LTD		Cyprus	<a href="http://www.laiki.com">http://www.laiki.com</a>
	<hr/>	Italy	<a href="http://www.mcc.it">http://www.mcc.it</a>
 Raiffeisen Bank S.A.	<hr/>	Romania	<a href="http://www.raiffeisen.ro">www.raiffeisen.ro</a>
	<hr/>	UK	<a href="http://www.rbs.co.uk/">http://www.rbs.co.uk/</a>
Sächsische Aufbaubank		Germany	<a href="http://www.sab.sachsen.de">www.sab.sachsen.de</a>

	<hr/>	Sweden	<a href="http://www.seb.se">www.seb.se</a>
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## 2.2 Collegial assistance

Many of the authors' European colleagues provided their personal contacts or contacted banks and authorities. The authors' collegial thanks go to those listed in alphabetical order forth following:

Charalambous, Nicos (CY - Limassol); Covacescu, Adrian (RO - Bucharest); Cuadrado, Manuel (ES - Madrid); De Jonghe, Frank (BE - Antwerpen); de la Fuente, German (ES - Madrid); De Soete, Jeroen (BE - Antwerpen); Drinkwater, Sian (UK - London); Goettgens, Dr. Michael (DE - Duesseldorf); Hammell, Richard (UK - London); Jilli, Wolfgang (DE - Duesseldorf); Lewthwaite, Tom O (UK - London); Meyer, Nicolas (DE - Duesseldorf); Oeqvist, Martin (SE - Stockholm); Okuwa, Timi (UK - London); Oprisan, Andreea (RO - Bucharest); Palmqvist, Jan (SE - Stockholm); Patsalos, Ellie (UK - London); Pedersen, Christian Dalmose (DK - Copenhagen); Rana, Cliff (UK - London); Rist, Stephan (DE - Stuttgart); Ruiz, Fernando (ES - Madrid); Skrebnevskis, Romanas (LT - Vilnius); Szczerbetka, Zbigniew (PL - Warsaw); Thijssen, Valentijn (NL - Amsterdam); Turk, Tina (SI - Ljubljana); Verhaegen, Frank (BE - Antwerpen)

## 2.3 Review by European Commission Directorate General Competition

During the completion of the study, the services of the Commission (DG COMP, DG ECFIN) provided valuable feedback and additional information.  
The views expressed herein are not necessarily subscribed by the Commission.

## 2.4 Authorship and reviews

The following team performed the study and its review and is responsible for remaining errors:

Name	Role (Level)	Deloitte Office and Department
De Ceuster, Marc Prof. Dr.	Impartial Review (Director)	Antwerp, Belgium, Enterprise Risk Solutions
Cremer, Andreas	Co-Author (Professional)	Düsseldorf, Germany, Financial Risk Solutions
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Siwik, Thomas Dr.	Author (Manager)	Düsseldorf, Germany, Financial Risk Solutions
Kläs, Friedhelm Prof. Dr.	Project Oversight (Managing Partner)	Frankfurt a. M., Germany, Assurance and Advisory

### 3 Questionnaire

The following questionnaire including a cover letter and a certificate of the EC has been sent to about 200 commercial, public and development banks and about 60 official authorities (ministry of finance, banking supervisory authorities, central banks) and banking associations in 30 European countries.