

TABLE OF CONTACTED STAKEHOLDERS

Country	Infrastructures	Intermediaries	Issuers & Investors	Public authorities	Other
	<p>ISDA Network</p> <p>ISDA has sent the questionnaire out three times. The number of ISDA members on the relevant mailing list includes 1654 individuals in 43 countries.</p>				
	<p>AFME Network</p> <p>The AFME Network has forwarded the questionnaire to its members:</p> <ol style="list-style-type: none"> 1. Aareal Bank AG 2. AC Capital Partners Ltd. 3. AgFe 4. Ahorro y Titulización 5. AIAF Fixed Income Securities Market 6. AIB Capital Markets 7. Allegra Capital 8. Allen & Overy 9. Allied Irish Banks 				

	<p>10. Anglo Irish Bank Corporation Plc</p> <p>11. APG All Pensions</p> <p>12. Group Appleby</p> <p>13. Avoca Capital</p> <p>14. AXA Investment Managers</p> <p>15. Babson Capital</p> <p>16. Baer & Karrer</p> <p>17. Baker & McKenzie</p> <p>18. Banca IMI / Intesa</p> <p>19. Banco Santander</p> <p>20. Banesto</p> <p>21. Bank of America Merrill Lynch</p> <p>22. Bank Austria Creditanstalt</p> <p>23. Bank fur Arbeit und Wirtschaft AG</p> <p>24. Bank of Scotland Treasury</p> <p>25. Banque AIG</p> <p>26. Barclays Capital</p> <p>27. Bermuda Stock Exchange</p> <p>28. Berwin Leighton Paisner LLP</p> <p>29. BlackRock</p>				
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<p>30. Bloomberg</p> <p>31. BMO Capital Markets</p> <p>32. BNG Bank</p> <p>33. BNP Paribas</p> <p>34. BPM Ireland</p> <p>35. Bremer Landesbank</p> <p>36. Britannia Building Society</p> <p>37. Caisse de Depots et Consignations</p> <p>38. Society Caja Madrid</p> <p>39. Cayman Island Stock Exchange</p> <p>40. Chiomenti Studio Legale CISX,</p> <p>41. Citi</p> <p>42. Citibank AIS</p> <p>43. Clayton Euro Risk</p> <p>44. Clifford Chance</p> <p>45. Clydesdale Bank</p> <p>46. CNP Assurances</p> <p>47. Coleva Solutions Ltd</p> <p>48. Collineo Asset Management GmbH</p> <p>49. Commerzbank</p> <p>50. Credaris</p> <p>51. Credit Agricole</p>				
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	<p>52. Crédit Foncier</p> <p>53. Credit Suisse</p> <p>54. Daiwa Capital Markets Europe Limited</p> <p>55. Deka Investment Management GmbH</p> <p>56. DekaBank</p> <p>57. Deloitte</p> <p>58. Delta Lloyd Bank</p> <p>59. Deutsche Bank</p> <p>60. Dexia</p> <p>61. DnB NOR Bank ASA</p> <p>62. DWS Investment GmbH</p> <p>63. DZ Bank AG</p> <p>64. EBRD</p> <p>65. ECM</p> <p>66. EMRO Finance Ireland Limited</p> <p>67. Euclid Financial Group</p> <p>68. European Credit Management</p> <p>69. European Investment Bank</p> <p>70. European Investment Fund</p> <p>71. Evercore Partners</p>				
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	<p>72. Evolution Securities</p> <p>73. Faxtor Securities</p> <p>74. Fidelity International</p> <p>75. FIL Investment Services</p> <p>76. Fitch Ratings</p> <p>77. Freshfields Bruckhaus Deringer</p> <p>78. Fonditel</p> <p>79. Fortis Group</p> <p>80. Gartmore Investment Management plc</p> <p>81. GeneralCologne Re Capital</p> <p>82. Generali Investment Management</p> <p>83. GestiCaixa</p> <p>84. GLG Partners LP</p> <p>85. Goldman Sachs International</p> <p>86. Gomez-Acebo & Pombo, Abogados</p> <p>87. Gordian Knot Ltd</p> <p>88. Graham Bishop.com</p> <p>89. Grupo Santander</p> <p>90. Gulf International Bank</p> <p>91. Harbourmaster</p>				
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	<p>Capital Management Ltd</p> <p>92. Helaba Landesbank Hessen-Thüringen Girozentrale</p> <p>93. Henderson Global Investors</p> <p>94. Hogan Lovells International LLP</p> <p>95. HSBC Bank</p> <p>96. HSH Investment Management S.A.</p> <p>97. HSH Nordbank AG</p> <p>98. Hypoport BV</p> <p>99. IKB Deutsche Industriebank</p> <p>100. ING</p> <p>101. Intermediate Capital Group PLC</p> <p>102. Interactive Data Corporation</p> <p>103. Intesa Sanpaolo</p> <p>104. Investec Asset Management</p> <p>105. Investec Bank</p> <p>106. Ivy Square Ltd.</p> <p>107. J&A Garrigues</p> <p>108. J.P. Morgan</p> <p>109. J.P. Morgan Asset Management Ltd</p>				
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	<p>110. KBC Bank NV</p> <p>111. KfW Bankengruppe</p> <p>112. Kreditanstalt für Wiederaufbau</p> <p>113. Landesbank Baden-Württemberg</p> <p>114. Legal & General Investment Management</p> <p>115. Lennar Partners Europe</p> <p>116. Linklaters</p> <p>117. Lloyds Banking Group</p> <p>118. LNR Partners Europe</p> <p>119. Macquarie Group</p> <p>120. Markit</p> <p>121. Mayer Brown</p> <p>122. MBIA</p> <p>123. MetLife Securities</p> <p>124. Mizuho Corporate Bank</p> <p>125. Moody's</p> <p>126. Morgan Stanley</p> <p>127. Munich Re Group</p> <p>128. Nationwide Building Society</p> <p>129. Natixis</p> <p>130. NIB Capital Bank</p>				
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N.V.				
131. Nomura				
132. Northern Rock				
133. Ocean Capital Associates LLP				
134. Oko Bank				
135. Oppenheim				
136. Orrick, Herrington & Sutcliffe LLP				
137. PGGM				
138. Pictet & Cie				
139. PMI Mortgage Insurance Company Limited				
140. Premier Mortgage Services				
141. PricewaterhouseCoopers				
142. Putnam Investment Management				
143. QED Equity				
144. Quoniam AM				
145. Rabobank				
146. RBS				
147. Robeco				
148. Santander Consumer Bank				
149. Schroders				

	<p>150. Scottish Widows</p> <p>151. SEB</p> <p>152. Securitisation Services S.p.A.</p> <p>153. Shearman & Sterling</p> <p>154. Sidley Austin</p> <p>155. SIFMA</p> <p>156. Simmons & Simmons</p> <p>157. Slaughter and May</p> <p>158. Société Générale</p> <p>159. Standard & Poor's</p> <p>160. Standard Chartered Bank</p> <p>161. Standard Life</p> <p>162. Stanfield Global Strategies UK Ltd</p> <p>163. Structured Finance Management</p> <p>164. Swiss Re</p> <p>165. The Bank of New York Mellon</p> <p>166. The Co-Operative Bank</p> <p>167. The Irish Stock Exchange</p> <p>168. The Paragon Group of Companies</p> <p>169. TMF Structured Finance</p>				
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	<p>170. Toro Capital Partners</p> <p>171. UBS</p> <p>172. UniCredit Group</p> <p>173. Uria Menendez Abogados</p> <p>174. VHV Holding AG Hannoversche-Leben</p> <p>175. Walder Wyss & Partners</p> <p>176. Wegelin & Co</p> <p>177. WestLB AG</p> <p>178. White & Case</p> <p>179. ZAIS Group</p> <p>180. Zenith Service</p>				
	<p>ABFA Network</p> <p>ABFA has sent the questionnaire twice to its Members listed below:</p> <p>1. AIB Commercial Services Ltd</p> <p>2. Aldermore Invoice Finance</p> <p>3. Ashley Commercial Finance</p> <p>4. Bank of America, NA</p> <p>5. Bank of Ireland Finance, Dublin</p>				

<p>6. Bank of Ireland Commercial Finance, Belfast</p> <p>7. Barclays Asset & Sales Finance</p> <p>8. Bibby Financial Services Ltd</p> <p>9. Burdale Financial Ltd</p> <p>10. Cavendish Investments (Manchester) Ltd</p> <p>11. Centric Commercial Finance</p> <p>12. City Invoice Finance Ltd</p> <p>13. Close Invoice Finance Ltd</p> <p>14. Clydesdale Bank Plc</p> <p>15. Coface Receivables Finance Ltd</p> <p>16. Crédit Agricole Commercial Finance</p> <p>17. Easy Invoice Finance Ltd</p> <p>18. First Trust Bank</p> <p>19. Fortis Commercial Finance Ltd</p> <p>20. GE Commercial Finance</p> <p>21. GE Commercial Distribution Finance</p>				
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Europe Ltd				
22. Hitachi Capital (UK) PLC				
23. HSBC Invoice Finance (UK) Ltd				
24. Independent Growth Finance				
25. JSM Finance Ltd				
26. Leumi ABL Ltd				
27. Lloyds TSB Commercial Finance Ltd				
28. Lloyds TSB Commercial Finance Ltd - Ireland				
29. National Irish Bank				
30. Northern Bank Ltd				
31. PNC Business Credit				
32. Positive Cashflow Finance Ltd				
33. Regency Factors Plc				
34. RBS Invoice Finance				
35. Santander Invoice Finance (formerly Liquidity Ltd)				
36. Skipton Business Finance Ltd				
37. SME Invoice Finance Ltd				
38. State Securities Plc				
39. Ulster Bank Invoice				

	<p>Finance (NI)</p> <p>40. Ulster Bank Invoice Finance</p> <p>41. Ultimate Finance Group Plc</p> <p>42. Venture Finance Plc</p>				
	<p>EUF Network</p> <p>EUF has sent the questionnaire to its Members, including but not limited to:</p> <ol style="list-style-type: none"> 1. Asociacion Española de Factoring (AEF) 2. Association Française des Sociétés Financières (ASF) 3. Association Professionnelle Belge des Sociétés de Factoring (APBF- BBF) 4. Associazione Italiana per il Factoring (ASSIFACT) 5. Czech Leasing and Finance Association (CLFA) 6. Deutscher Factoring-Verband (DFV) 7. Factoring & Asset based financing Association Netherlands 				

	<p>(FAAN)</p> <p>8. Factors Chain International (FCI)</p> <p>9. Finans og Leasing (FL)</p> <p>10. International Factors Group (IFG)</p> <p>11. The Hellenic Factors Association (HFA)</p> <p>12. Österreichischer Factoring - Verband (OFV)</p> <p>13. Polski Związek Faktorów (PZF)</p> <p>14. Swedish Bankers Association (SBA)</p> <p>15. Associação Portuguesa de Leasing, Factoring e Renting (FLA)</p>				
	FMLC Financial Market Law Committee				
	Conflict of Laws Net (Online Distribution)				
	BIICL Website				
	BIICL Private International Law Discussion Forum				
<u>Austria</u>	Oesterreichische Kontrollbank Aktiengesellschaft (OeKB)	Austrian Bankers' Association		Oesterreichische Nationalbank (OeNB)	Austro-British Chamber of Commerce
		Wirtschaftskammer Österreich (WKO)		Supreme Court of Justice of Austria	

		Federation of Insurance Companies (VVO)		Austrian Financial Markets Authority	
		Österreichischer Sparkassenverband (Austrian Savings Banks)		Statistik Austria	
				Federal Ministry of Justice of Austria	
				Austrian Ministry of Economy, Family and Youth	
<u>Belgium</u>		Association belge des Banques et des Sociétés de bourse Febelfin	BNP Paribas Fortis (Fortis)	National Bank of Belgium	Centre de recherche et d'informatin des organisations des consommateurs (CRIOC)
		Belgian Insurance Association - Assuralia		Court of Cassation of Belgium	Observatoire du Credit et de l'Endettement asbl (OCE)
				Directorate-general Statistics Belgium	Chamber of Commerce of Belgium
		Union Professionnelle du Credit		Federal Public Service Justice	Centre de Droit de la Consommation at the Université de Louvain (Belgium)
				Belgian Service Public Federal Economie	
<u>Bulgaria</u>	Bulgarian Central Depository (CSD)	Association of Banks in Bulgaria		Bulgarian National Bank (press_office@bnba)	Bulgarian Chamber of Commerce and Industry

				nk.org)	
				National Statistical Institute	
		Association of Bulgarian Insurers		Supreme Court of Cassation of the Republic of Bulgaria	
				Ministry of Justice of Bulgaria	
				Bulgarian Ministry of Economy, Energetics and Tourism	
<u>Cyprus</u>		Association of Cyprus Commercial Banks		Central Bank of Cyprus	Cyprus Chamber of Commerce and Industry
				Statistical Service of Cyprus	
		Insurance Association of Cyprus (IAC)		Supreme Court of Cyprus	
				Ministry of Justice and Public Order of Cyprus	
				Cyprys Ministry of Commerce, Industry and Tourism	

<u>Czech Republic</u>		Association of Czech Building Societies		Czech National Bank	Economic Chamber of the Czech Republic
		Czech Banking Association		Supreme Court of the Czech Republic	
		Czech Financial Arbitrator		Czech Statistical Office	
		Czech Insurance Association (ČAP)		Ministry of Justice of the Czech Republic	
		Czech Leasing & Finance Association – CLFA		Ministry of Industry and Trade	
		Czech Mortgage Banks Committee			
<u>Denmark</u>	VP Securities A/S (VP)	Association of Danish Mortgage Banks		National Bank of Denmark	Danish Complaint Board of Banking Services
		Danish Bankers' Association (Finansrådet)		Supreme Court of Denmark	Danish Insurance Complaints Board
		Danish Mortgage Bank Federation		Danish Financial Supervisory Authority	Danish Mortgage Credit Complaint Board
		Finans og Leasing Blancolån og kreditkort		Danmarks Statistik	The Danish Chamber of Commerce
		Forsikring & Pension (F&P)		Ministry of Justice of Denmark	Kromann Reumert (Law Firm)
				Denmark Ministry of Economic and Business Affairs	

Estonia	Estonian (NASDAQOMX)	CSD	Estonian Banking Association		Estonian Financial Supervision Authority	Estonian Chamber of Commerce and Industry
			Estonian Insurance Association		Estonian Consumer Protection Board	
					Bank of Estonia	
					Supreme Court of Estonia	
			Estonian Union of Credit Cooperatives		Estonian Insurance Court of Arbitration	
					Ministry of Justice of Estonia	
					Statistics Estonia	
					Estonian Ministry of Economic Affairs and Communications	
Finland			Central Chamber of Commerce (KKK)		Supreme Court of Finland	Finnish Financial Ombudsman Bureau
			Säästöpankkiliitto (Finnish Savings Banks Association)		Bank of Finland	
			The Federation of Finnish Financial Services		Finnish Financial Supervisory Authority	
					Statistics Finland	

				Ministry of Justice of Finland	
				Finland Ministry of Finance	
France	Fédération Bancaire Française	Barreau de Paris	Société Générale	Association Française des Professionnels des Titres –AFTI	Institut national de la consommation (INC),
		Association Française de la Gestion financière (AFG)	BNP Paribas Group (BNPP)	INSEE (statistical institute)	Paris Chamber of Commerce
		Association Française des Intermédiaires Bancaires (AFIB)	BNP Paribas Securities Services (BP2S)	Ministry of Justice of France	Paria Europlace
		Association Française des Sociétés Financières - ASF	Association Française des Marchés Financiers (AMAFI)	French Ministry of Economy, Finance and Industry	French Association of Securities Professionals
		Association Française des Usagers des Banques (AFUB),	Mouvement des Entreprises de France (MEDEF)	Banque de France	
		Caisse de Refinancement de l'habitat (CRH)	Af2i association (Af2i)	Cour de Cassation de France	
		Comité des Constructeurs Français d'Automobiles (CCFA)	Gide Loyrette Nouel (Law Firm)		
		Credit Foncier de France	CPR Asset Management		
		Fédération Nationale des Caisses d'Épargne	IDIA Capital Investissement		
		French Federation of Insurance Companies	Crédit Mutuel		

		Groupement des Cartes Bancaires	Monné-Decroix		
		Crédit Agricole corporate and investment bank (CACib)	SODICA		
		CACEIS	CEDICAM		
		Syndicat des Intermédiaires en Opérations de Banque (SIOB)	Crédit Agricole S.A. (CA-SA), Crédit Agricole Private Equity, Crédit Agricole Leasing & Factoring, Crédit Agricole Immobilier; Crédit Agricole Private Banking		
		Société Générale Securities Services (SGSS)	Credit Lease And Factoring		
		Finaref	LCL		
			BforBank		
			Sofinco		
			Eurofactor		
Germany	Clearstream Deutsche Börse Group (Clearstream)	Association of German Banks (Bundesverband deutscher Banken)	ERGO Versicherungsgruppe (ERGO AG)	Deutsche Bank	Federation of German Consumer Organisations (VZBV)
		Association of German Pfandbrief Banks (Verband deutscher Pfandbriefbanken – vdp)		Bundesgerichtshof	German Maritime Arbitration Association
		Bankenfachverband		Federal Financial Supervision Authority of the Federal Republic of Germany	Center for Financial Studies (Germany)

		Bundesverband Investment und Asset Management e.V.	MR-Beteiligungen AG (MR)	Statistisches Bundesamt	Zentralverband des Deutschen Handwerks
		Deutscher Sparkassen- und Giroverband e.V. (DSGV) (German Savings Banks Association)		Federal Ministry of Justice of Germany	BITKOM e.V. Bundesverband Informationswirtschaft, Telekommunikation und neue Medien e.V.
		German Insurance Association (Gesamtverband der Deutschen Versicherungswirtschaft e. V)	Münchener Rückversicherungs-gesellschaft (Munich Re)	German Ministry for Economic Cooperation and Development	TUI AG (Shipping Company)
		Verband der Privaten Bausparkassen e.V.			BDI - Federation of German Industry
		Verband der Auslandsbanken (VAB)	MEAG Munich		Deutscher Industrie- und Handelskammertag e.V.
		Zentraler Kreditausschuss (ZKA)	Deutsche Post DHL		Bundesverband des Deutschen Versandhandels e.V. (bvh)
		Zentralverband Deutsches Kraftfahrzeuggewerbe (ZDK)	Deutsches Aktieninstitut		Bundesverband Deutscher Banken
		German Bar Association	Bundesverband der Deutschen Industrie e. V.		Verband deutscher Maschinen und Anlagenbau (VDMA)

		Federal Association of German Banks	Gesamtverband der Deutschen Versicherungswirtschaft (DAI-GDV-BDI)		Der Hauptverband deutscher Bauindustrie e.V. Deutscher Anwaltverein, EU Department
					Close Finance GmbH (Debt Factoring)
					<u>Institut für Finanzdienstleistungen e.V. (Germany)</u>
					Munich Chamber of Commerce
<u>Greece</u>	Greek CSD (HELEX)	Hellenic Association of Insurance Companies		Bank of Greece	Hellenic Ombudsman for Banking-Investment Services
				Hellenic statistical authority	Athens Chamber of Commerce and Industry
		Hellenic Bank Association		Hellenic Supreme Court of Civil and Penal Law	Dr Schackow & Partners (Law Firm)
				Greek Ministry of Development	ABC Factors S.A.
<u>Hungary</u>		Association of Hungarian Insurance Companies	FHB Land Credit and Mortgage Bank	Supreme Court of Hungary	Arbitration Board of Budapest (Budapesti
		Hungarian Banking Association	OTP Bank Ltd. (National Saving and Commercial Bank Ltd.) and OTP Mortgage Bank Ltd.	Hungarian Financial Supervision Authority	Lebuhn & Puchta (Law Firm)

				Central Bank of Hungary (Magyar Nemzeti Bank (the central bank of Hungary))	
				Hungarian Central Statistical Office	
				Ministry of Justice of Hungary	
				Hungary Ministry of National Economy	
<u>Ireland</u>		Irish Banking Federation		Central Bank of Ireland	Money Advice and Budgeting Service (MABS) NDL
		Irish Insurance Federation (IIF)		Supreme Court of Ireland	National Consumer Agency
		Irish League of Credit Unions (ILCU)		Central Statistics Office	Dublin Chamber of Commerce
				Ministry of Justice and Equality of Ireland	
				Ireland Department of Finance	
<u>Italy</u>		Associazione Bancaria Italiana (ABI)	UniCredit Group (UniCredit) <i>UniCredit S.p.A.</i>	Bank of Italy	Altroconsumo

		Associazione di Fondazioni e di Casse di Risparmio Italiane (ACRI) (Association of Italian foundations and savings banks)		Court of Cassation of Italy	Associazione Conciliatore Bancario Ombudsman Bancario –
		Associazione Nazionale fra le Imprese Assicuratrici (Ania)		Istituto Nazionale di Statistica	Italian Consumer Association (Associazione Difesa Consumatori e Ambiente)
		Associazione Italiana del Credito al Consumo e Immobiliare - ASSOFIN		Ministry of Justice of Italy	Rome Chamber of Commerce
		Assogestioni, l'associazione italiana dei gestori del risparmio		Italy Ministry of Economic Development	
<u>Latvia</u>		Latvian Insurers Association		Investment and Development Agency of Latvia (LIAA)	Latvian Chamber of Commerce and Industry
		Association of Latvian Commercial Banks		Consumer Rights Protection Centre (CRPC)	
		NGO "Latvian Leasing Association"		Bank of Latvia	
		Association of Insurances Brokers of Latvia		The Republic of Latvia's Supreme Court	
		Motor Insurers' Bureau of Latvia Motor Insurers' Bureau of Latvia		Financial and Capital Market Commission of	

				Latvia	
		Latvian Actuary Association		Financial and Capital Market Commission Latvia	
				Association of Latvian Commercial Banks	
				Central Statistical Bureau of Latvia	
				Ministry of Justice of Latvia	
				Ministry of Economy of Latvia	
Lithuania		Association of Lithuanian Banks		State Consumer Rights Protection Authority, Republic of Lithuania	Chamber Commerce Lithuania of of
		Lietuvos Vartojimo Lizingo ir Kredito Asociacija - LVLKA		Central Bank of the Republic of Lithuania	
		Lithuanian Insurers Association (LDA)		Supreme Court of Lithuania	
				Statistics Lithuania	
				Ministry of Justice of Lithuania	

				Lithuanian Ministry of Economy	
<u>Luxemburg</u>		Association of Insurance Companies		Banque Centrale du Luxemburg	Chamber of Commerce of Luxemburg
		Luxemburg Bankers' Association		Cour Supérieure de Justice du Luxemburg	
				Commission de Surveillance du Secteur Financier	
				Service Central de la Statistique et des Etudes Economiques	
				Ministry of Justice of Luxemburg	
				Ministry of Economy and Foreign Trade of Luxemburg	
<u>Malta</u>		Malta Bankers' Association		Central Bank of Malta	Malta Chamber of Commerce
		Malta Insurance Association		Court of Appeal of Malta	
				Malta Financial Services Authority	
				National Statistics Office	

				Ministry of Justice and Home Affairs of Malta	
				Ministry of Finance, Economy and Investment of Malta	
<u>The Netherlands</u>		<i>Dutch Association of Insurers</i>	Kas Bank (Kas Bank)	De Nederlandsche Bank	The Netherlands Chamber of Commerce (Amsterdam office)
		Dutch Banking Association		Supreme Court of the Netherlands	Biuro Informacji Kredytowej S.A. (BIK) (Credit Information Bureau)
		Vereniging van Financieringsondernemingen in Nederland - VFN		Centraal Bureau voor de Statistiek	Polish Insurance Ombudsman (Rzecznik Ubezpieczonych)
		Dutch association of independent financial and insurance advisors		The Dutch Ministry of Security and Justice	British-Polish Chamber of Commerce
		Dutch Advisory Committee Securities Industry (DACSI)		Netherlands Ministry of Economic Affairs, Agriculture and Innovation	
<u>Poland</u>	Polish Central Securities Depository (KDPW)	Cooperative Savings and Credit Union Mutual Insurance Society		National Bank of Poland	
		Konferencja Przedsiębiorstw Finansowych w Polsce - KPF (Conference of Financial Companies in Poland)		Supreme Court of the Republic of Poland	

		National Association of Co-operative Savings & Credit Unions		Central Statistical Office (GUS)	
		Polish Bank Association		Ministry of Justice of Poland	
		Polish Chamber of Insurance		Ministry of Economy of Poland	
		Polish Mortgage Credit Foundation			
<u>Portugal</u>		Associação de Sociedades Financeiras para Aquisicoes a Credito - ASFAC		Portugal Consumer Directorate General	Associação Portuguesa Para a Defesa do Consumidor (DECO)
		Associação Portuguesa de Seguradores		Banco de Portugal	<u>Observatory of Consumers' Indebtedness (OEC) (Portugal)</u>
		Portuguese Bankers Association		Securities Market Commission Portugal, CMVM (Comissão do Mercado de Valores Mobiliários)	Insurance Institute of Portugal (ISP) Observatory of Consumers' Indebtedness (OEC)
				National Statistical Institute (INE), Portugal	CIMPAS, Portugal (Insurance Information Mediation Ombudsman and Arbitration Centre)
				Supreme Court of Justice of	National Consumer Arbitration Centre

				Portugal	Portugal (CNIACC)
				Ministry of Justice of Portugal	
				Ministry of Economy, Innovation and Development of Portugal	
Romania	Romanian Central Securities Depository	Federation of Romanian Credit Unions		National Bank of Romania	Chamber of Commerce and Industry of Romania
		Leasing and Non-Banking Financial Services Association -ALB		High Court of Cassation and Justice of Romania	
		National Association of Insurance and Reinsurance Companies of Romania		Institutul National Statistica	
		Romanian Banking Association		Ministry of Justice of Romania	
				Romanian Ministry of Economy and Commerce	
Slovakia		Slovak Banking Association		National Bank of Slovakia	The Arbitration Court
				Statistical Office of the Slovak	Slovak Chamber of Commerce and

				Republic	Industry
		Slovenská Asociácia Poistovní (Slovak Insurance Association)		The Supreme Court of the Slovak Republic	The Banking Ombudsman
				Ministry of Economy of Slovakia	
<u>Slovenia</u>		Bank Association of Slovenia		Bank of Slovenia	Chamber of Commerce and Industry of Slovenia
		Slovenian Insurance Association		Supreme Court of Slovenia	
				Statistical Office of the Republic of Slovenia	
				Ministry of Justice of Slovenia	
				Ministry of Economy of Slovenia	
<u>Spain</u>	Bolsas y Mercados Españoles (BME)	Asociación de usuarios de Bancos, Cajas y Seguros (ADICAE)		Bank of Spain	Centro de Estudios de Consumo (Spain)
		Asociacion Nacional de Establecimientos Financieros de Credito - ASNEF		Supreme Court of Spain	Chamber of Commerce of Madrid
		Confederación Española de Cajas de Ahorros (CECA) (Spanish Savings Banks Association)		Instituto Nacional de Estadística (INE)	Confederación Española de Cajas de Ahorros (CECA)
		Spanish Association of Insurance and		Ministry of	

		Reinsurance Institutions		Justice of Spain	
		Spanish Bankers' Association		Ministry of Economy and Finance of Spain	
		Spanish Confederation of Savings Banks			
		Spanish Mortgage Association (Asociación Hipotecaria Española, AHE)			
<u>Sweden</u>		Finansbolagens Förening (The Association of Swedish Finance Houses)		Sveriges Riksbank	Stockholm Chamber of Commerce
		Swedish Bankers' Association		Supreme Court of Sweden	
		Swedish Council of Mortgage lenders Direktnummer till våra medarbetare		Swedish Financial Supervisory Authority (Finansinspektionen)	
		Swedish Insurance Federation		Statistics Sweden (SCB)	
		Svenska Fondhandlareföreningen (SSDA)		Ministry of Justice of Sweden	
		Confederation of Swedish Enterprise		Swedish Ministry of Enterprise, Energy and Communications	
UK	London Stock Exchange Group plc (LSEG)	Association of British Credit Unions, Ltd	GC100 Group (GC100)	Bank of England	Clyde & Co. (Law Firm)
		Capita Registrars (CR)	National Association of	Supreme Court of the United	Ince & Co. (Maritime)

			Pension Funds (NAPF)	Kingdom	Law Firm)
		Association of British Insurers (ABI)	Hermes Equity Ownership Service (HEOS)	Financial Services Authority	Simmons & Simmons (Law Firm)
		Association of Finance Brokers (AFB),	Investment Management Association (IMA)	Ministry of Justice	Grant Thornton
		Association of Independent Financial Advisers (AIFA)	Association of Private Client Investment Managers (APCIMS)	Office for National Statistics (ONS)	Statistical Methods in Retail Financial Services Group (UK)
		Association of Mortgage Intermediaries (AMI),	The Institute of Chartered Secretaries and Administrators (ICSA)	UK Department of Business, Innovation and Skills	Personal Finance Research Centre (UK)
		British Bankers' Association (BBA)	Equitini (Equitini)		The Credit Research Centre at the University of Edinburgh (UK)
		British Retail Consortium (BRC)	ICSA Registrars Group		Personal Finance Research Centre (UK)
		Building Societies Association			Payments Council
		Confederation of British Industry (CBI),			New Economics Foundation (nef)
		Council of Mortgage Lenders (CML)			Financial Services Consumer Panel
		Finance & Leasing Association (FLA)			Financial Ombudsman Service
		Investment & Life Assurance Group			Money Advice Trust (MAT)
		UK Cards Association			BCR Publishing Ltd (producing reports

					on factoring)
		UK Payments (Payments)			Thorntons Collection Service (debt collection service)
		HSBC Invoice Finance			City of London Law Society
		Lloyd's			Law Commission
		Aldemore Invoice Finance Div.			Law Society of England and Wales
		Barclay's Sales Finance			The British Chambers of Commerce
		RBS Invoice Finance			Commercial Bar Association
		GE Capital UK			London Investment Banking Association
		Venture Finance			Bar Council
					Newcastle University
					The Royal Bank of Scotland plc
EU	European Central Securities Depositories (ECSDA)	Association of Consumer Credit Information Suppliers - Accis	Euroshareholders (ESH)	European Court of Auditors	European Consumers' Organisation (BEUC)
	Euroclear (Euroclear)	Association for Financial Markets in Europe (AFME)	Eurosif	Eurostat	FIEC – European Construction Industry Federation
		EuroCommerce	Eumedion		European Community of Consumer Cooperatives (Euro

					Coop)
		European Association of Co-operative Banks (<u>EACB</u>),	ABI		EMOTA : European E-commerce and Mail Order Trade Association
	European Central Bank	European Banking Federation (EBF)	European Issuers		European Small Business Alliance
	European Bank for Reconstruction and Development	European Banking Industry Committee (<u>EBIC</u>)	European Investment Bank	European Banking Authority	
		European Coalition for Responsible Credit (ECRC)		<i>European Securities and Markets Authority</i>	
		European Association of Public Banks (EAPB)		European Insurance and Occupational Pensions Authority (EIOPA)	European Credit Research Institute (ECRI)
		European Federation of Building Societies		The European Systemic Risk Board (ESRB)	<ul style="list-style-type: none"> - <u>CITHA</u>: Confederation of International Trading Houses Associations - <u>CGF</u>: The Consumer Goods Forum - <u>EFF</u>: European

					Franchise Federation - <u>EMOTA/AEVPC</u> : European Mail Order Traders` Association - <u>FEDSA</u> : Federation of European Direct Selling Association - <u>IUCAB</u> : International Union of Commercial Agents and Brokers - <u>SACAR</u> : Secretariat of European Agricultural Trade Association - <u>UGAL</u> : Union of Groups of Independant Retailers of Europe
		European Federation of Insurance Intermediaries (<u>BPAR</u>)			
		European Finance Association			
		European Financial Services Round Table (<u>EFR</u>)			
		European Insurance and Reinsurance Federation (<u>CEA</u>)			
		European Network of Credit Unions			
		The European Mortgage Federation			
		European Savings Banks Group (<u>ESBG</u>)			
		European Social Investment Forum (<u>Eurosif</u>)			

		Fédération Européenne des Conseils et Intermédiaires Financiers			FIN-USE
		Leaseurope			
		European Corporate Governance Service (ECGS)			
		EU Federation for the Factoring and Commercial Finance Industry (EUF)			TransEuropeExperts
<u>International</u>		Association of International Life Offices (AILO)			International Swaps & Derivatives Association (ISDA)
		International Association of Legal Protection Insurers			
		International Capital Market Association Limited (ICMA)			
		International Association of Deposit Insurers (IADI)			The Financial Action Task Force (FATF)
		World Council of Credit Unions			
		International Securities Lending Association (ISLA)			
		International Finance Corporation			
		The International Bank for Reconstruction and Development (IBRD)			
		The Bank for International Settlements (BIS)			
		London Court of International Arbitration (LCIA)			UNCITRAL
		World Bank Group			International Law

					Organisation, national branches
		ICC International Court of Arbitration			
<u>Others</u>		Nordic Financial Unions			GIRP – umbrella organisation of pharmaceutical full- line wholesalers
		UNI-Europa Finance			Clifford & Chance (International Law Firm)
		Visa Europe			Freshfields Bruckhaus Deninger (International Law Firm)
		PayPal			Allen & Overy (International Law Firm)
		Nordic Securities Association (NSA)			Hogan & Lovells (International Law Firm)
		Eurojuris International			Maastricht European Private Law Blog
		Fédération des Barreaux d'Europe			EU Law Blog
		Association of European Lawyers			European Court of Justice Blog
		Nordic Financial Unions (NFU)			Linklaters (International Law Firm)
					Comparative Law Blog
					European Law

					Network
					Netherlands Bureau for Economic Policy Analysis (Think-tank)
					European Centre for International Political Economy
					Centre for European Reform
					Centre for Applied Policy Research
					Centre for Social and Economical Research
					Carnegie Europe
					Bruegel
					GEDIP (Group Européen de Droit International Privé)
					Hague Conference
Individuals	1. Roy Goode, Emeritus Professor of Law at Oxford University, 2. Julia Bateman, Head of the Law Societies' Joint Brussels Office, 3. Hugh Beale, Professor of Law at Warwick University, 4. James Fawcett, Professor of International Commercial Law at				

Kommentar [e1]: We need to add who they are (e.g. Professor of...at...)

	<p>Nottingham University,</p> <p>5. Adrian Briggs, Professor of Private International Law at Oxford University,</p> <p>6. Simon Whittaker, Professor at Oxford University,</p> <p>7. Jonathan Harris, Professor of International Commercial Law at Birmingham University,</p> <p>8. Janeen Carruthers, Professor of Private Law at Glasgow University,</p> <p>9. Elizabeth Crawford, Professor at Glasgow University,</p> <p>10. Paul Matthews, Professor at King's College London,</p> <p>11. Paul Beaumont, Professor of European Union and Private International Law at Aberdeen University,</p> <p>12. Paul Reece QC, Barrister,</p> <p>13. Ian Mathers, Associate at Allen & Overy,</p> <p>14. Joanna Hughes, Barrister</p> <p>15. Evanna Fruithof, Director of the Bar Council</p>				
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	<p>Brussels Office,</p> <p>16. Brendan Garland, Chief Executive of the Bar of the Northern Ireland,</p> <p>17. Roger Masefield, Barrister,</p> <p>18. Fergus Randolph, Barrister,</p> <p>19. Michael Swainston, Barrister,</p> <p>20. Simon Gleeson, Partner at Clifford Chance,</p> <p>21. Simon James, Partner at Clifford Chance,</p> <p>22. Nick Mallett, Consultant at DMH Stallard,</p> <p>23. V. V. Veeder QC, Barrister,</p> <p>24. Richard Plender, Justice of the High Court of England and Wales,</p> <p>25. Lookchan Ho, Senior Associate at Freshfields Bruckhaus Deringer,</p> <p>26. Jonathan Berkson, Partner at Hill Dickinson,</p> <p>27. Lord Eassie, Judge of the Scottish Supreme Courts,</p> <p>28. Lord Hodge, Judge of the Scottish Supreme</p>				
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<p>Courts,</p> <p>29. Andrew Normand, Sheriff, Scotland</p> <p>30. Patrick Layden QC, Scottish Law Commissioner,</p> <p>31. Peter Obrien, Partner at Matheson, Ormsby, Prentice,</p> <p>32. Michael Clancy, Director of the Scottish Law Society's Law Reform Department,</p> <p>33. Charles Clark, Partner at Linklaters,</p> <p>34. Giles Hutt, Associate at Hogan Lovells,</p> <p>35. Rachel Bickler, Managing Associate at Nabarro LLP,</p> <p>36. Michael Patchett-Joyce, Barrister,</p> <p>37. Mark Dewar, Partner at Simmons & Simmons,</p> <p>38. Tolek Petch, Associate at Slaughter & May,</p> <p>39. Richard Gwynne, Partner at Stephenson Harwood,</p> <p>40. Mark Hick, partner at Wragge & Co.,</p> <p>41. Clark Sergeant, Partner</p>				
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	<p>at Wragge & Co.,</p> <p>42. Richard Keen QC, Barrister,</p> <p>43. Roger Brown,</p> <p>44. Paul Double,</p> <p>45. Anthony Belchambers, Chief Executive Association of Futures and Options Association,</p> <p>46. Christiane Valansot, Vice-Chairman of the Bar Association for Commerce, Finance and Industry,</p> <p>47. Lindsey Dotlon,</p> <p>48. Clare Dawson, Partner at Russel, Jones & Walker,</p> <p>49. Michelle Madden,</p> <p>50. Martin George, Lecturer in Property law at Birmingham University,</p> <p>51. Richard Fentiman, Reader in Private International Law at Cambridge University,</p> <p>52. Aude Fiorini, Lecturer at Dundee Law School,</p> <p>53. Eric Clive, Visiting Professor at Edinburgh University,</p> <p>54. Gerard Maher QC, Professor at Edinburgh University,</p>				
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<p>55. Robin Morse, Professor at King's College London,</p> <p>56. David McClean, Professor of Law at the University of Sheffield,</p> <p>57. Charles Debattista, Professor at the University of Southampton,</p> <p>58. Barry Rodger, Professor at the University of Strathclyde,</p> <p>59. Michael Bridge, Professor at the London School of Economics,</p> <p>60. Thomas Murphy, Head of School of Law at the university of Ulster,</p> <p>61. Caroline Mabon, Solicitor at the Financial Services Authority, UK</p> <p>62. Sheila Nicoll, Director of Conduct Policy at the Financial Services Authority, UK</p> <p>63. Tom Duggan,</p> <p>64. Sophie Gick, Policy Analyst, HM Treasury,</p> <p>65. Andrew Cahn, Chairman Huawei UK advisory board,</p> <p>66. Alexandra Knapton, Member of the Cabinet of European Union External Action High Representative</p>				
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<p>C. Ashton,</p> <p>67. Brian Peddie, The Head of the Human Rights and Law Reform Branch of the Scottish Executive,</p> <p>68. Darren Burgess,</p> <p>69. Laura McPolin, Legal Policy Adviser to Northern Ireland Assembly,</p> <p>70. Victoria Forwood,</p> <p>71. Eva-Maria Kieninger, Professor at University of Wurzburg,</p> <p>72. Harry Sigman, member of California Bar,</p> <p>73. Richard Regner, Attorney-at-Law in Austria,</p> <p>74. Kim van der Borght, Professor of International Economic law at Vrije Universiteit Brussel,</p> <p>75. Ralph Wilder, Reader in International Public Law at UCL,</p> <p>76. Margarit Ganev, Professor of Public International Law at the Free University of Varna,</p> <p>77. Vladimir Balaz,</p> <p>78. Juho Vuori, Secretary of Finnish Branch of the ILA,</p> <p>79. Francois-Xavier Train,</p>				
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	<p>Professor at University Paris Ouest Nanterre La Défense,</p> <p>80. Rainer Hofmann, Professor at Goethe-Universität Frankfurt,</p> <p>81. Maria Gavouneli, Lecturer in International Law at National and Kapodistrian University of Athens,</p> <p>82. Vanda Lamm, Director of the Institute for Legal Studies, Hungarian Academy of Sciences,</p> <p>83. Patricia Conlan, Lecturer in European Law at University of Limerick,</p> <p>84. Luca Radicati, Professor at the University of Milan,</p> <p>85. Jerzy Menkes, Professor at the Warsaw School of Economics,</p> <p>86. Alina Orosan, Second Secretary, Directorate-General of Legal Affairs, Ministry of Foreign Affairs of Romania,</p> <p>87. Vasilka Sancin, Assistant Professor at University of Lyublyana,</p> <p>88. Julio Gonzales Soria, Professor at the Faculty of</p>				
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	<p>Law of UNED,</p> <p>89. John Kadelburger, Advokat,</p> <p>90. Ulrich Petersmann, Professor of International and European law at the European University Institute,</p> <p>91. Edward Fleischman, Senior Counsel at Linklaters,</p> <p>92. Toshiyuki Kono, Professor of law at Kyushu University.</p>				
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