



EBA/DC/2018/244

19 September 2018

Decision of the European Banking Authority appointing the members of the Banking Stakeholder Group

The Board of Supervisors of the European Banking Authority

Having regard to Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC¹ (the 'Regulation' and 'the EBA'), in particular Article 37.

Whereas:

- (1) The Banking Stakeholder Group ('BSG') shall be composed of thirty members representing in balance 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, while out of its ten members representing financial institutions three shall represent cooperative and savings banks.
- (2) The BSG was initially established on 12th March 2011 and renewed on 15th October 2013 after two-and-a-half years. In July 2015, the EBA modified its policy regarding the appointment of the BSG members with a view to better aligning its practices with the provisions of the EBA Regulation so as to ensure that all the BSG members are able to serve effectively for a period of two-and-a-half years.
- (3) On 12th March 2018, the EBA issued a Call for expression of interest regarding the setting up of the BSG. The deadline for receipt of applications was 7th June 2018, whereby 103 applications for BSG membership were received.
- (4) The Board of Supervisors approved the appointment of the 23 new BSG members at its meeting on 18th September 2018.

1. OJ L331, 15.12.2010, p. 12.

Has decided as follows:

Article 1

1. The individuals whose names appear in Annex I of the present Decision are appointed as members of the EBA's BSG and their term of office shall be for the duration of two-and-a-half years, commencing from 18th October 2018.

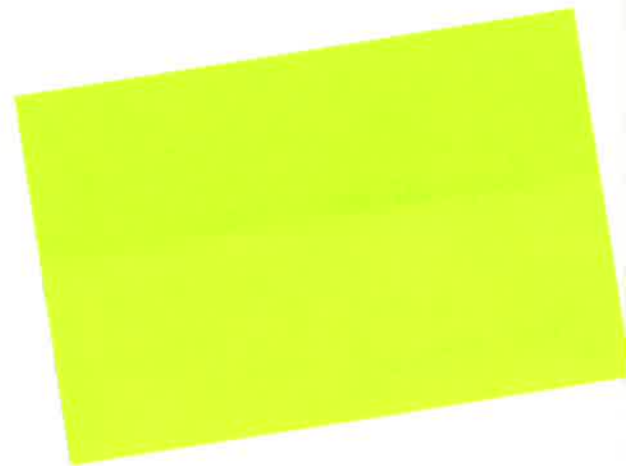
Article 2

2. This decision enters into force on the day after its adoption.

Done at London, 19th September 2018



Andrea Enria
Chairperson
For the Board of Supervisors



Annex 1 - List of BSG IV Members²

Selected to represent	Title	First Name	Last Name	Nationality	Institution
Credit institutions	Mr	Eichenseher	Ernst	German	Hypovereinsbank
Credit institutions	Ms	Masuch	Sabine	German	Association of Private Bausparkassen
Credit institutions	Mr	Guider	Herve	French	European Association of Cooperative Banks (EACB)
Credit institutions	Ms	Gerda	Holzinger-Burgstaller	Austrian	Erste Group Bank
Credit institutions	Mr	Thaer	Sabri	British	Electronic Money Association
Credit institutions	Mr	Sergio	Lugaresi	Italian	Italian Banking Association
Credit institutions	Mr	Søren	Holm	Danish	Nykredit
Credit institutions	Ms	Lara	De Garate Mesa	Spanish	Banco Santander
Credit institutions	Ms	Veronique	Ormezzano	French	BNP Paribas
Credit institutions	Mr	Jean	Naslin	French	Caixa Bank
Employees	Ms	Ella	Sjödin	Swedish	Nordic Financial Unions
Employees	Mr	Leonhard	Regneri	German	INPUT Consulting
Users of banking services	Mr	Giedrius	Steponkus	Lithuanian	Lithuanian Investors association
Users of banking services	Mr	Lyubomir	Karimansky	Bulgarian	European Payments Council
Consumers	Mr	Mike	Dailly	British	Govan Law Centre
Consumers	Mr	Jewell	Dermont	Irish	Consumers' Association of Ireland

² Note that BSG members pursuing their mandate until the end of the statutory two-and-a-half period (see Article 37.4 of the EBA Founding Regulation No 1093/2010 of 24 November 2010) are mentioned in grey cells.

Selected to represent	Title	First Name	Last Name	Nationality	Institution
Consumers	Mr	Tomas	Kybartas	Lithuanian	Alliance of Lithuanian consumer organisation
Consumers	Mr	Martin	Schmalzried	Czech Republic	COFACE - Confederation of Family Organisations in the EU
Consumers	Ms	Anne	Fily	French	Finance Watch
Consumers	Mr	Vinay	Pranjivan	Portuguese	Portuguese Consumer Association (DECO)
Consumers	Mr	Victor	Cremades Erades	Spanish	Association of Consumers and User of banks, saving banks, financial products and insurance (ADICAE)
Top-ranking academics	Mr	Emilios	Avgouleas	Greek	University of Edinburg
Top-ranking academics	Ms	Monika	Marcinkowska	Polish	University of Lodz
Top-ranking academics	Mr	Luigi	Guiso	Italian	Eunadi Insitute for Economics and Finance
Top-ranking academics	Mr	Angel	Berges-Lobera	Spanish	Universidad Autonoma de Madrid
Top-ranking academics	Mr	Marko	Košak	Slovenia	University of Ljubljana
Top-ranking academics	Mr	Edgar	Loew	German	Frankfurt School of Finance
Top-ranking academics	Mr	Angelo	Baglioni	Italian	Universita Cattolica del Sacro Cuore Largo Gemelli
Top-ranking academics	Mr	André	Prüm	Luxembourg	University of Luxembourg
Top-ranking academics	Ms	Rym	Ayadi	Tunisia	CAAS Business School