

Disclosure of Potential Conflicts of Interest (February 2018)

During the last three years ...

I have served on the boards of the following companies and institutions (*paid):

- 2018- Member of Goethe University's Third Mission Advisory Board
- 2017 - Member of the Presidium, Frankfurter Gesellschaft für Handel, Industrie und Wissenschaft, Frankfurt/M.
- 2016 - Member of the Supervisory Board of ClearVAT, Berlin
- 2016 - Representative of Goethe University on the Steering Committee of TechQuartier.com
- 2015 - Scientific Board of SAFE Research Center, House of Finance
- 2015 - Member of DZ Bank Advisory Board*
- 2015 - Member of the "Kommission zum Umgang mit Zuwendungen privater Dritter" (assessing the permissibility of donations by private entities) of Goethe University
- 2013 - Chairman of the Supervisory Board, vaamo Finanz AG, Frankfurt/M.
- 2013 - Counselor for MainCampus Stipend Program, Stiftung Polytechnische Gesellschaft, Frankfurt/M.
- 2013 - Member of the Admissions Council, Frankfurter Gesellschaft für Handel, Industrie und Wissenschaft
- 2012 - Member of the jury for the DZ Bank Karrierepreis*
- 2011 - Chairman, Deutsche Renteninformation e.V., Berlin
- 2013 - 2016 Member of the Governing Board, Studentenwerk Frankfurt/M.

I have been advisor to the following companies and institutions (all unpaid):

- 2015 - Academic Director Unibator – Startup Incubator Goethe University
- 2016 - Member of the working group consulting ESMA's Financial Innovation Standing Committee, Brussels
- 2011 - Member of the Exchange Expert Commission, German Federal Ministry of Finance
- 2009 - Member of the Advisory Council, German Financial Services Authority (BAFIN)
- 2014 - 2016 Member of the World Economic Forum Expert Network, Future of Insurance and Asset Management, Davos

I have been compensated for speeches given at the following institutions:

Association of Bavarian Co-operative Banks, Banking Education and Examination Center Vienna, Berenberg Bank, BHF Bank, Börse Stuttgart, Börsenzeitung, Business Circle Management (Vienna), Consors Bank, Fidelity, Finanzplaner Forum, Frankfurt Business Media (F.A.Z. Fachverlag), Funds Excellence, Goethe Business School, hkp, Institute for Law & Finance, KfW, MLP, London Speakers Bureau, Oliver Wyman, several regional Sparkassen, Swift, Universal

I have done paid consulting work for:

E-Finance Lab, German Co-operative Bank Association (BVR), Stiftung Warentest

Miscellaneous:

My chair at Goethe University has been partly funded by DZ Bank Stiftung (DZ Bank Foundation) since 2012. In addition, my chair has obtained research grants from Commerzbank AG, ING DiBa, Friedrich Flick Förderstiftung and Observatoire de l'Epargne Européenne over the past three years. All funds and grants have been obtained through agreements in accordance with Goethe University's policies for third party research grants (<https://www.uni-frankfurt.de/51485827/SatzungsfassungStiferrichtlinie.pdf>) which rule out any influence of donors on research content and research results.

I provide this information to the best of my knowledge,

Andreas Hackethal