

REPORT ON EXPLANATIONS ON THE USE OF RESOURCES

Project Number	825215
Acronym	FIN-TECH
Period Number	1st
Period covered	From 1/Jan/2019 to 30/Jun/2020

Beneficiary Number	1
Beneficiary Short Name	UNIPV

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
23.5	1
7.0	2
5.3	3
5.4	4
11.6	5
2.3	6
6.0	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Flight tickets for participants to the project kick-off meeting (February 1st, 2019)	Travel	1	YES		4 006.04 €
Publication of an article, a banner to appear for 16 months (from January 2020) and 5 press releases on the Open Access Government website, to present and disseminate the FinTech project.	Other goods and services	7	YES		3 111.00 €
TOTAL					7 117.04 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	2
Beneficiary Short Name	UBER

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.19	1
3.3	2
4.01	3
0.79	5
0.05	6
0.13	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	3
Beneficiary Short Name	ZHAW

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.53	1
1.38	2
0.84	3
0.72	4
2.66	5
1.89	6
0.46	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	4
Beneficiary Short Name	UCL

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.29	1
0.88	2
2.62	3
0.64	4
1.68	5

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
iPad for training and presentation purposes through the project.	Other goods and services	2,1,3,4	YES		419.22 €
Travel costs	Travel	2,1,3,4	NO	PI (Tomaso Aste's response to travel cost overspend) The extra cost in the travel is mainly due to the visit of two students from the Coordinator's group in Pavia: Roberta Scaramozzino and Paolo Pagnottoni. They are two PhD students they had to stay here February-May doing research and help with the organization of the project workshop in May. Covid shorten their in-person visit but unfortunately costs were not reimbursable. Jeremy Turiel's trip to H2020 WINTERTHUR WORKSHOP For Jeremy, the justification is that this PhD student has been involved actively in the project and has engaged with the other groups. We do not need approval. Of course our students can participate to the project activities and must be funded. If you want, I write to the PO, but this will not be adequate and at the commission they are very busy in these days.	14 748.79 €
TOTAL					15 168.01 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	5
Beneficiary Short Name	ASE Bucuresti

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.69	1
1.9	2
1.41	3
0.84	4
3.43	5
0.64	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Regtech Vienna Workshop / 26.02.2020 / Agenda of the Regtech AI on the platform WP3 event. (travel/ accommodation/ per diem)	Travel	3	YES		487.14 €
Bucharest MidTerm Research Workshop / 15.11.2019 / Agenda of the event on the platform, WP2 and WP3 and WP4 event and WP7. (Travel/ accommodation/ catering - participants)	Travel	2,5,7,3,4	YES		18 348.85 €
Regtech Winterthur Workshop Zhaw / 04.09.2019 / Agenda of the Regtech AI on the platform WP3 event. (travel/ accommodation/ per diem)	Travel	3	YES		373.23 €
Regional Workshop in Varna /10-11.10.2019 / Agenda of the Workshop on BDA and AI on the platform WP2 and WP3 event. (travel/ accommodation/ per diem)	Travel	2,3	YES		326.04 €
Regtech Frankfurt Workshop / 28.06.2019 / Agenda of the Regtech BDA on the platform WP2 event. (travel/ accommodation/ per diem) - 2 participants	Travel	2	YES		1 239.34 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Regtech Milano Workshop / 29.03.2019 / Agenda of the Regtech BDA on the platform WP2 event (travel/ accommodation/ per diem)	Travel	2	YES		174.52 €
TOTAL					20 949.12 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	6
Beneficiary Short Name	MODEFINANCE SRL

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.25	1
0.75	2
0.5	3
0.5	4
1.75	6
0.25	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
travel expenses and reimbursment for speakers and guests 627,15€ - train transport modefinance's staff (Trieste - Milan; Milan-Trieste) 90,63€ - transport - Guest from University Paris 207,82€ - transport - Guest eurobits technologies 282,87€ - transport - Guest Fincredible GmbH 335,40€ - transport - Guest Framis 202€ - transport Guest Incube 387,55€ - transport - Guest Wien University 175,45€ - transport - Guest Madrid University event Fin-tech RegTech Session - Milan 29/03/2019	Travel	6	YES		2 591.74 €
rental of the location fot the event Fin-tech RegTech Session - Milan 29/03/2019	Other goods and services	6	YES		3 193.00 €
Hotel accomodation for the guests - event Fin-tech RegTech Session - Milan 29/03/2019	Other goods and services	6	YES		1 114.87 €
folders, brochures, notebooks - event Fin-tech RegTech Session - Milan 29/03/2019	Other goods and services	6	YES		760.06 €
european financial data of defaulted and active companies for credit scoring model validation	Equipment	2,3,6	YES		8 204.00 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
(data provider Bureau Van Dijk)					
TOTAL					15 863.67 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	7
Beneficiary Short Name	FIRAMIS GmbH

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
1.0	1
1.0	2
1.0	3
1.0	4
8.0	5
8.0	6
12.5	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	8
Beneficiary Short Name	PANTEION

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
1.25	1
5.25	2
3.75	3
3.75	4
3.75	5

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Airplane tickets for the keynote speakers of the 1st International Conference on Economics and FinTech which was postponed due to COVID-19. Although the invoices were issued, Panteion University never paid as the standard procedure is the trip to be fulfilled. In order to take financial responsibility, it is asked the particular cost to be assumed as eligible	Travel	5	YES		1 714.80 €
Announcement of the joint SupTech event with 1st International Conference on Economics and FinTech in SSRN	Other goods and services	7	YES		495.50 €
Travel, accommodation, and registration costs to participate in STATS@Aegina Conference, 6-8 September 2019 Aegina, Greece https://aueb-analytics.wixsite.com/statistics5	Travel	3	YES		883.40 €
Use of Zoom platform for the implementation of the SupTech event (due to COVID 19)	Other goods and services	5	YES		89.77 €
Travel and accommodation costs to participate in Zurich RegTech Meeting 1st European Conference on	Travel	6	YES		615.99 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Risk Management and Big Data in Finance, 3 September 2019 https://en.xing-events.com/XJCERVI_ZHAW , Winterthur, Switzerland 1st European Workshop on ML-based solutions in Finance, 4 September 2019 https://en.xing-events.com/JOHSOVD_ZHAW , Winterthur, Switzerland					
Kotsanas Museum of Ancient Technology Social event during the 1st International Conference on Economics and FinTech:the pre-conference. Also, used for the dissemination of the project through the live streaming of the event https://www.youtube.com/watch?v=WuKE7boF_NY&t=103s	Other goods and services	7	YES		400.00 €
Travel and accommodation costs to participate in the 18th Conference on Research on Economic Theory and Econometrics Tinos, Greece, July 12-16, 2019 http://www2.aueb.gr/conferences/Crete2019/	Travel	2	YES		527.30 €
Travel and accommodation costs to participate	Travel	2,3	YES		340.50 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
in CEPR-Think Forward Initiative Conference Rodos Palace Hotel, Rhodes, Greece 19-21 September 2019 https://cepr.org/5728 The two-day research conference is preceded by a CEPR-TFI event on “Big Tech and Fin Tech”, organised by Amit Seru (Stanford and CEPR) and Andreas Fuster (Swiss Central Bank and CEPR). This event will take place on Thursday 19 September at 17:30-20:30 at Rodos Palace Hotel. The confirmed speakers for this event are:					
Dinner for the in Greece participants of the SupTech/1st International Conference on Economics and FinTech (preconference)	Other goods and services	5	YES		341.50 €
Dinner with Hellenic Capital Market Commission member for discussing projects aspects on the Greek market	Other goods and services	7	YES		80.00 €
Registration cost to participate in POLITEIA Conference 27-29 September 2019 Athens, Greece https://	Other goods and services	2,3,4	YES		130.00 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
www.politeia-conf.com/					
Lunch with Bank of Greece member to discuss the agenda of the SupTech/1st ICEF (the nonconference)	Other goods and services	7	YES		48.50 €
Flyers and photocopies	Other goods and services	2,7	YES		65.72 €
TOTAL					5 732.98 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	9
Beneficiary Short Name	INESC TEC

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.45	1
0.75	2
0.55	4
1.66	5

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

Third Party name	Type	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
University of Porto (UP)	Free of charge	YES		18 550.00 €
TOTAL				18 550.00 €

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	10
Beneficiary Short Name	UP1

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
1.85	1
3.1	2
4.06	3
3.64	4
4.21	5
1.21	6

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Milan : KOM from 31/01/2019 to 01/02/2019 Bucarest : mid-term meeting 14-16/11/2019	Travel	1,6	YES		731.87 €
Workshop March 2019 - 80 p	Other goods and services	3	YES		4 306.78 €
TOTAL					5 038.65 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	11
Beneficiary Short Name	POLIMI

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.89	1
1.21	2
4.13	3
0.32	4
3.4	5
0.0	6
1.35	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	12
Beneficiary Short Name	NUID UCD

Direct personnel costs

1. Direct personnel costs declared as actual costs

No use of resources was specified for this category

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Travel expenses to take part to Management Board meetings in 2019.	Travel	1	YES		664.21 €
1st Fintech Workshop Catering	Other goods and services	5	YES		385.10 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
for Dublin / UCD workshop					
TOTAL					1 049.31 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	13
Beneficiary Short Name	UL

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
1.0	1
1.5	2
1.5	3
0.5	4
2.5	5
0.14	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	14
Beneficiary Short Name	JSI

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.27	1
0.2	2
0.2	3
0.15	4
2.28	5

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
lecturers for workshops	Other goods and services	5	YES		1 804.76 €
organizational costs for workshops	Other goods and services	5	YES		2 046.20 €
promotion material	Other goods and services	5	YES		798.23 €
Vienna, Austria, project meeting, 24.2.-26.2.2020, (1 attendee)	Travel	2,1,5,3,4	YES		674.34 €
Pavia, Italy, kick off meeting, 31.1.-2.2.2019, (2 attendees)	Travel	2,1,5,3,4	YES		1 124.03 €
TOTAL					6 447.56 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	15
Beneficiary Short Name	UNIWARSAW

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.69	1
0.53	2
0.99	3
0.43	4
1.81	5
0.68	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	16
Beneficiary Short Name	UNI RIJEKA EFRI

Direct personnel costs

1. Direct personnel costs declared as actual costs

No use of resources was specified for this category

2. Direct personnel costs declared as unit costs

Person months	Associated WP
0.8	1
1.0	2
0.8	3
0.8	4
2.5	5
0.8	7

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
<p>Travel expenses from Rijeka to Zagreb (Croatia) to Croatian regulator HANFA HQ where Suptech workshops were held. Event Location Date KICK OFF AND COORDINATION Zagreb, Croatia February 15 2019 MEETING WITH HANFA SUPTECH WORKSHOP I Zagreb, Croatia March 22 2019 CREDIT RISK IN P2P LENDING SUPTECH WORKSHOP I Zagreb, Croatia March 29 2019 CREDIT RISK IN P2P LENDING SUPTECH WORKSHOP I Zagreb, Croatia April 05 2019 CREDIT RISK IN P2P LENDING SUPTECH WORKSHOP I Zagreb, Croatia April 12 2019 CREDIT RISK IN P2P LENDING WORKING MEETING WITH HANFA Zagreb, Croatia September 27 2019 AND BLOCKCHAIN ENTREPRENEURS COORDINATION MEETING WITH Zagreb, Croatia November 21 2019 HANFA SUPTECH WORKSHOP II Zagreb, Croatia November 22 2019 AI, MARKET</p>	Travel	1,5,7	YES		1 012.15 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
RISK AND ROBOADVISORY PANEL DISCUSSION & BRAINSTORMING Zagreb, Croatia December 05 2019 SESSION WITH HANFA AND BLOCKCHAIN ENTREPRENEURS SUPTECH WORKSHOP II Zagreb, Croatia December 06 2019 AI, MARKET RISK AND ROBOADVISORY SUPTECH WORKSHOP II Zagreb, Croatia December 13 2019 AI, MARKET RISK AND ROBOADVISORY					
Travel and accommodation costs tied to board meeting & RegTech Workshop in Winterthur, Switzerland, September 03-05 2019	Travel	2,3,6,4	YES		1 294.68 €
TOTAL					2 306.83 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	17
Beneficiary Short Name	UCM

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.71	1
2.0	2
2.0	3
2.94	4
5.34	5
1.5	6
0.74	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	18
Beneficiary Short Name	EUBA

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
1.0	1
1.0	2
2.5	5
2.0	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	19
Beneficiary Short Name	KTU

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.53	1
2.99	2
3.24	3
3.84	4
15.48	5
1.89	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Daily allowances for SupTech AI Vilnius Vilnius, from 2020-02-19 to 2020-02-21. Internal business trip code: PK/2020-02-24/26	Travel	5	YES		45.00 €
Hotel expenses for SupTech AI training in Riga from 2020-02-05 to 2020-02-08. Internal business trip code: PK/2020-01-30/33	Travel	5	YES		405.00 €
TOTAL					450.00 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	20
Beneficiary Short Name	MU

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.75	1
0.91	2
1.0	3
5.51	5
0.86	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Proofreading	Other goods and services	2	YES		623.15 €
Oleg Deev, mid-term workshop - Bucharest, Romania 14 - 16.11.2019	Travel	1	YES		69.99 €
Oleg Deev, workshop - Prague 29 - 30.1.2020	Travel	5	YES		80.80 €
Refreshments for workshop participants 19 - 22.11.2019	Other goods and services	5	YES		80.65 €
Promotional items for workshop participants	Other goods and services	7	YES		463.80 €
Oleg Deev, RegTech workshop - Vienna, Austria 26.2.2020	Travel	2	YES		50.32 €
Submission fee for journal	Other goods and services	3	YES		167.74 €
Oleg Deev, conference and meeting Winterthur, Switzerland 2 - 6.9.2009	Travel	2	NO	During the days of October 2-6, 2019, I have participated in several conferences and meetings within the H2020 project No. 825215 - A FINancial supervision and TECHnology compliance training programme. October 3 was devoted to the 1st European Workshop on Big Data and Risk Management as a concluding workshop in WP2 Big data analytics research workshop. Management Board Meeting also took place on October 3. The amendment proposed by ZHAW and Masaryk University to redistribute person-moths between these two partners was approved during the meeting. Issues of financial reporting and SupTech activities were also discussed. 1st European Workshop on ML-based Solutions in Finance on October 4 was a starting workshop in WP3 Artificial Intelligence research platform, for which use cases designed for SupTech workshops were presented and discussed.	868.88 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
				4th European Conference on Artificial Intelligence in Finance and Industry on October 5 was aimed at the cooperation between industry partners and universities. Czech start-up Bulletproof AI was presented at this conference.	
Stefan Lyocsa, workshop - Prague 13 - 15.3.2019	Travel	5	YES		328.00 €
Oleg Deev, workshop - Prague 25.1.2019	Travel	5	NO	Discussing the content and details of the organization of learning activities.	20.47 €
Refreshments for workshop participants 29-30.1.2020	Other goods and services	5	YES		49.17 €
František Dařena, workshop - Prague 29 - 30.1.2020	Travel	5	YES		80.80 €
Refreshments for workshop participants 6 - 7.5.2019	Other goods and services	5	YES		51.10 €
Oleg Deev, workshop - Prague 13 - 15.3.2019	Travel	5	YES		183.59 €
Printing	Other goods and services	5	YES		95.94 €
Submission fee - IRFI-2020-050	Other goods and services	3	YES		146.10 €
Oleg Deev, workshop - Prague 20 - 22.11.2019	Travel	5	YES		162.34 €
Stefan Lyocsa, RegTech workshop - Vienna, Austria 26.2.2020	Travel	2	YES		57.24 €
Stefan Lyocsa, workshop - Prague 6 - 7.5.2019	Travel	5	YES		255.58 €
Oleg Deev, workshop - Prague 17.5.2019	Travel	5	YES		22.94 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Oleg Deev, workshop - Prague 14.1.2020	Travel	5	YES		28.23 €
TOTAL					3 886.83 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	21
Beneficiary Short Name	B-Hive

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.09	1
0.78	5
0.4	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	22
Beneficiary Short Name	UE-Varna

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.66	1
0.98	2
0.98	3
0.59	4
0.44	5
0.76	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
2-4 September 2019, Switzerland, travel costs and accomodation together with daily allowance for two persons, 3 nights for attending Management board meeting and BDA validation workshop. Travel route: Bulgaria, Varna - Switzerland, Winterthur - Varna, Bulgaria.	Travel	1	YES		1 506.90 €
20-21.06.2019, SUP-TECH BDA II - Travel costs for the expert's team, incl. flights, accomodation and daily allowance. Travel route Varna - Sofia - Varna, one night stay, 7 experts attending.	Travel	5	YES		1 549.00 €
14-16 November 2019, travel costs for one person attending midterm horizontal workshop, three days and two nights accomodation, travel costs and daily allowance. Travel route: Bulgaria, Varna - Romania, Bucharest - Varna, Bulgaria.	Travel	1	YES		145.90 €
TOTAL					3 201.80 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	23
Beneficiary Short Name	UTA

Direct personnel costs

1. Direct personnel costs declared as actual costs

No use of resources was specified for this category

2. Direct personnel costs declared as unit costs

Person months	Associated WP
0.44	2
2.63	5

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Participation in Suptech workshops: 24.-26.10.2019	Travel	5	YES		4 483.18 €

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
Stockholm 12.11.2019 Helsinki 19.-20.11.2019 Stockholm 10.-11.12.2019 Stockholm					
2 persons attending RegTech workshop in Zurich 2.-4.9.2019	Travel	1	YES		2 516.85 €
Fees for lecturers; prof. Juho Kanninen and Riikkinen&Company	Other goods and services	5	YES		1 653.88 €
1 person attending RegTech workshop in Milan, Italy. 28.-30.3.2019	Travel	6	YES		1 691.86 €
Participation in Suptech workshops: 6.-7.3.2019 Stockholm 15.-16.3.2019 Stockholm 26.4.2019 Helsinki 8.-9.5.2019 Stockholm	Travel	5	YES		3 084.84 €
Fees for lecturers: Nummi Tapio, Huttunen Heikki, Lomio Francesco	Other goods and services	5	YES		2 131.05 €
2 persons attending 1st FIN-TECH meeting in Italy 31.1.2019-2.2.2019	Travel	1	YES		2 217.46 €
TOTAL					17 779.12 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	23
Beneficiary Short Name	UTA – (UTRO) UTA

Direct personnel costs

1. Direct personnel costs declared as actual costs

No use of resources was specified for this category

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

No use of resources was specified for this category

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category

Beneficiary Number	24
Beneficiary Short Name	WU

Direct personnel costs

1. Direct personnel costs declared as actual costs

Person months	Associated WP
0.35	1
1.0	2
1.25	3
0.0	4
2.0	5
4.0	6
0.4	7

2. Direct personnel costs declared as unit costs

No use of resources was specified for this category

3. Use of in kind contribution from third party

No use of in kind contribution was specified for Direct Costs

PCP or PPI subcontracting costs

No use of resources was specified for this category

Direct costs of subcontracting

No use of resources was specified for this category

Direct costs of providing financial support to third parties

No use of resources was specified for this category

Other direct costs: explanation of major cost items if the amount exceeds 15% of personnel costs

Short description	Category	Associated WP	Foreseen in Annex 1	Explanations (if not foreseen in Annex 1)	Costs
High-Frequency Data for AI Robo Advisory Case	Other goods and services	3	YES		840.00 €
TOTAL					840.00 €

Other direct costs reported as use of in kind contribution from third party

No use of resources was specified for major cost items

Other direct costs - unit costs for internally invoiced goods and services

No use of resources was specified for this category