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## **5<sup>th</sup> EBA POLICY RESEARCH WORKSHOP**

### *“Competition in banking: implications for financial regulation and supervision”*

London UK, 28-29 November 2016

#### **CALL FOR PAPERS**

The repair of the EU banking sector has achieved major progress over the past years. The measures agreed at the global level brought to more conservative regulation and more intense supervisory scrutiny. As a result, the banking sector is now much stronger than a few years ago and banks hold higher levels of capital. A healthy and competitive banking sector is a precondition for restoring financing to the real economy. The overall deleveraging process observed before 2014 has indeed receded. Still, the financing flow to the real economy remains weak, legacy assets continue to slow down recovery and profitability remains subdued.

Banks still seem to face structural obstacles in recovering profitability. In the context of a prolonged low interest rate environment and weak economic conditions, banks have not found a clear route for revising business models, increasing non-interest sources of income and fully exploiting information and communication technology (ITC) in order to become more efficient.

In some cases, this is also linked to increased competition and the appearance of new players, such as shadow banking entities and FinTechs. By entering the retail payments market and lending business, these new actors challenge banks' market positions.

This scenario raises questions for regulators and supervisors as to, for instance, whether consolidation in the banking sector should be favoured as well as to whether monitoring or regulatory intervention is warranted on new players that carry out quasi-banking activities.

In this context, the EBA is seeking to explore the role of competition in banking, with a particular focus on new non-banking players.

The 5<sup>th</sup> EBA policy research workshop aims at bringing together economists and researchers from supervisory authorities and central banks, as well as leading academics, to discuss how the banking sector is evolving and which are the challenges for banks and for their regulators.

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The organisers are, therefore, inviting the submission of policy-oriented, preferably empirical, research papers in this area. Researchers from supervisory authorities and central banks are particularly encouraged to submit their papers for presentation. Submissions of papers are particularly welcome on the following topics:

- Banking structures after the crisis
- Level of competition in banking
- Consolidation in the banking sector
- Shadow banking and competition
- Bank disintermediation and banks' role in capital market financing
- The role of FinTechs and other non-banking players

Interested parties should submit their draft papers and any queries to [research.conferences@eba.europa.eu](mailto:research.conferences@eba.europa.eu) at the European Banking Authority.

The submission deadline is **August 1, 2016**

Contributors will be notified by early **September 2016**.

#### **PROGRAMME COMMITTEE**

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