

# 2018 EBA POLICY RESEARCH WORKSHOP

## “Reaping the benefits of an integrated EU banking market”

London UK, 28-29 November 2018

### **CALL FOR PAPERS**

Financial market integration is a key economic objective on the European agenda. Integrated financial markets foster efficient capital allocation and better risk pooling, which, in turn, help improve the investment climate and thus encourage more investment and economic growth. Significant efforts have been made during the last decade in the European Union (EU) but more needs to be done to increase the integration of the EU banking market.

The development of the EU Single Rulebook and the establishment of the Banking Union have been significant milestones as they have improved the convergence of prudential policy, as well as of supervisory and banking practices within the EU. However, cross-border banking integration is still lacking. This has become evident with the financial crisis, which led to the collapse in international capital flows and a retrenchment towards domestic assets. Large pockets of inefficiencies, absence of cross border flows and high cost capital are still common features of the EU banking market. Fragmentation remains in consumer and financial services markets and, therefore, improving the harmonisation of insolvency rules for credit institutions and other entities is necessary to help further integrate and develop European banking and capital markets.

In the 2018 EBA Policy Research Workshop, the EBA is seeking to explore to what extent, after more than 25 years from the Single European Act, the EU has been and will be successful in reaping the benefits of integration.

The workshop aims at bringing together economists and researchers from supervisory authorities and central banks, as well as leading academics, to assess and discuss concrete measures to better promote the single and more efficient EU banking market.

The organisers are inviting the submission of policy-oriented, preferably empirical, research papers on the benefits and challenges of cross-border integration of the banking market. Researchers from supervisory authorities and central banks are particularly encouraged to submit their papers. The submission of papers is particularly welcome on the following topics:

- Cross-border banking
- Integration of mortgage and retail markets, cross-border lending
- Sovereign risk, EU-wide safe assets, and EU-wide secured notes
- Cross-border mergers and acquisitions
- Transparency and disclosure requirements
- Cost of capital and funding conditions in the EU

- Resolution of NPLs and performance of the banking sector
- Convergence of supervisory and banking practices
- Technological innovations in financial services that facilitate integration
- Single European passport in digital banking
- Consumer protection

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 **27 July, 2018**.

Contributors will be notified by early **September 2018**.

#### **PROGRAMME COMMITTEE**

Kim Abildgren, Danish Central Bank, Denmark

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