

## 2<sup>nd</sup> Conference on Banking Regulation – Integration and Financial Stability

hosted by the Centre for European Economic Research (ZEW)  
October 29-30, 2007 in Mannheim, Germany

The Centre for European Economic Research (ZEW) invites submissions for its 2nd Conference on Banking Regulation, which will be held in Mannheim on October 29 and 30. The conference is intended to provide a forum of discussion on European policy relevant issues and bring together academics, economists from Central Banks and regulatory agencies and practitioners in the field of banking regulation.

Despite a common currency in some EU countries, banks continue to be supervised at the national level. Financial integration in Europe appears to be least advanced by some measures in retail banking. The consequences of these institutional arrangements for financial integration and how they interact with competition and financial stability is the particular focus of this conference.

### Submission of Papers

Submissions are especially encouraged in the following areas:

- Banking regulation and harmonization: What are the consequences of differences in regulation for competition in Europe (“level playing field”)? What are possible explanations for the recent capital build up far in excess of regulatory requirements both in Europe and the US? To which extent and in which ways do regulators affect banks’ behaviour? Role of market discipline and disclosure.
- Competition in banking markets: To which extent do banks compete across borders? What is the correct measurement of cross-border competition? How contestable are banking markets? What are the main obstacles to cross-border competition? Are cross-border mergers necessary for cross-border competition in Europe?
- Integration of banking markets: How should integration in retail banking markets be measured? What are the main obstacles to banking integration (e.g. regulation, culture, taxes)? What are the interactions between the integration of financial markets and bank system integration? How does financial integration affect risks in banking?
- Financial stability and regulatory arbitrage: What are the financial stability consequences of national supervision? Evidence of regulatory arbitrage? Are shocks to banking systems largely national or European? How are they transmitted across borders?

Both empirical and theoretical papers will be considered. The submission deadline is August 15th, 2007. Authors will be notified by 15th September, 2007. Funding (flight and accommodation) could partly be provided.

The programme of the conference will include two well-known keynote speakers.

### Organization

The organising committee for the conference consists of Claudia Buch, University of Tübingen and Institute for Applied Economic Research), Reint Gropp (ECB, University of Frankfurt and ZEW), Matthias Köhler (ZEW) and Michael Schröder (ZEW).

Please send your submissions to: Centre for European Economic Research  
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