

2022 EBA POLICY RESEARCH WORKSHOP

“Technological Innovation, Climate Finance and Banking Regulation”

Paris, 26-27 October 2022

CALL FOR PAPERS

The 2022 EBA Policy Research Workshop is seeking to explore the impact of technological innovation and climate finance on the banking regulation. The event will cover measures that policy makers could take to reap further benefits from innovation and climate finance while ensuring the proper assessment of micro-prudential risks and preserving the financial stability.

Technological innovation in financial services is accelerating and will continue to affect the banking sector as never before. This rapid transformation of financial intermediation, which was given momentum by the COVID-19 pandemic, is creating new challenges and opportunities to financial institutions, consumers and policy makers. The landscape of financial intermediation is changing and banks are adapting their business models, while new digitally focused non-bank institutions continue to contest the established players. Cyber risks is becoming increasingly relevant for credit institutions of all types. Recent advances in sup tech and reg tech provide supervisors with new means of monitoring banks’ compliance with existing regulations and of the risks confronted by the EU banking sector during the COVID-19 pandemic.

Climate finance plays a critical role in addressing climate change. It represents a key element of the ambitious EU climate agenda, as part of the European Green Deal. The EU banking sector has significant exposure to climate risks, which highlights the need by banks to support the transition of their clients and counterparties. The challenges to comply with the sustainable finance policies are imminent. The adjustment of the supervisory and prudential regulatory framework in the environmental domain will facilitate the transition of the EU banking and financial sector to a more sustainable economy.

The challenges to banking regulation from technological innovation and climate finance raise several important research questions. How will banks adapt to the digital and green transition environment? How to better balance the costs and benefits of technological innovation in finance? How to adapt financial regulation and supervision to the challenges from technological innovation and climate finance? How can policymakers best safeguard financial stability in this context?

The 2022 EBA Policy Research Workshop will discuss these questions. The workshop aims to bring together economists and researchers from supervisory authorities and central banks, as well as leading academics. The organisers are inviting submissions of policy-oriented, preferably empirical, research papers. Researchers from supervisory authorities and central banks are especially encouraged to submit papers for presentation. Submissions are particularly welcome on the following topics:

- Developments in technological innovation, identification of benefits and relevant risk drivers, impacts on business models, level of competition and consolidation in the banking sector, as well as financial stability implications

- Innovations in financial products, payment systems (including digital currencies, stablecoins and cryptocurrencies), credit markets as well as the use of big-data and advanced analytics, artificial intelligence and machine-learning assessing and managing banking exposures
- Financing and hedging climate change, measuring and managing climate policy risk and the pricing of bank loans, green bonds and other climate finance instruments, advances in climate risk stress testing as well as the prevention of greenwashing
- Use of supervisory and prudential regulatory framework in climate finance facilitating the transition to a sustainable economy and mitigating risks stemming from climate change
- Consistency of the regulatory landscape, regulatory arbitrage, regtech, suptech and financial authorities' use of technology in the monitoring of COVID-19 consequences, credit risk, evolution of non-performing loans and insolvencies in the context of technological innovation

Interested parties should submit their draft papers and any queries to research.conferences@eba.europa.eu at the European Banking Authority.

The submission deadline is **Friday, 24 June 2022**.

Contributors will be notified by early **September 2022**.

PROGRAMME COMMITTEE

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