

12-13 November 2020

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Location: virtual event (via webex)

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# 2020 EBA Policy Research Workshop

“New technologies in the banking sector – impacts, risks and opportunities”

## Day 1 – 12 November 2020

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14:00 – 17:50

1. **Welcome Speech – José Manuel Campa, EBA Chairperson** 14:00-14:15

2. **Key Note Speech – Carolyn Rogers (Secretary General of the Basel Committee on Banking Supervision)** 14:15-14:50

“Emerging risks in the banking sector – impacts, risks and opportunities”

**Break** 14:50- 15:00

3. **Session 1: Fintech and credit markets** 15:00-16:00

“*The Geography of Mortgage Lending in Times of FINTECH*”, **Christoph Basten** (University of Zurich) and **Steven Ongena** (University of Zurich and CEPR)

Discussant: **Inês Drumond** (Banco de Portugal)

“*The Role of FinTech in Small Business Lending: Evidence from France*”, **Paul Beaumont** (McGill University), **Huan Tang** (London School of Economics) and **Eric Vansteenberghe** (Paris School of Economics; Banque de France)

Discussant: **Andrés Alonso** (Banco de España)

*Chair: Piers Haben (EBA)*

**Break** 16:00-16:20

4. **Session 2: New technologies in the estimation of risk** 16:20-17:50

“*Securities Lending: A Blockchain Experimentation at Banco de Portugal*”

**André Leal**, **João Rodrigues** and **Nuno Pereira** (Banco de Portugal)

Discussant: **Martin Summer** (Oesterreichische Nationalbank)

“*Understanding the Performance of Machine Learning Models to Predict Credit Default: a Novel Approach for Supervisory Evaluation*”, **Andrés Alonso** and **José Manuel Carbó** (Banco de España)

Discussant: **Klaus Duellmann** (European Central Bank)

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***“Pirates without Borders: the Propagation of Cyberattacks through Firms’ Supply Chains”***, Matteo Crosignani (New York Fed), Marco Macchiavelli and **André F. Silva** (Federal Reserve Board)

Discussants: Monika Marcinkowska (University of Lodz) and Andreas Papaetis (EBA)

*Chair: Lars Overby (EBA)*

## Day 2 – 13 November 2020

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**14:00 – 17:30**

**5. Key Note Speech – Markus Brunnermeier, Edwards s. Sanford Professor of Economics, Princeton University** **14:00-14:45**  
*“Money in the Digital Age”*

**6. Session 3: Digital Payments and Digital Money** **14:45-15:45**

***“Digital Currencies in Financial Networks”***, **Olli Castren** (European Banking Authority), Ilja Kristian Kavonius (University of Helsinki) and Michela Rancan (Università Politecnica delle Marche, Ancona, Italy)  
 Discussant: Kim Padkjaer Abildgren (Danish Central Bank)

***“Libra or Librae? Basked Based Stablecoins to Mitigate Foreign Exchange Volatility Spillovers”***, Paolo Giudici, **Thomas Leach** and Paolo Pagnottoni (University of Pavia)  
 Discussants: Rym Ayadi (City University of London) and Elisabeth Noble (EBA)

*Chair: Samuel Da Rocha Lopes (EBA)*

**Break** **15:45-16:00**

**7. Session 4: New risks, business models and systemic risk** **16:00-17:30**

***“Neobanks Seeking Profitability”***, **Laurent Clerc**, Arthur Moraglia and Sylvain Perron (French Prudential Supervision and Resolution Authority (ACPR))  
 Discussant: Yannick Timmer (International Monetary Fund)

***“Compressing Over-the-Counter Markets”***, Marco D'Errico (European Systemic Risk Board) and **Tarik Roukny** (Katholiek Universiteit Leuven, Massachusetts Institute of Technology)  
 Discussant: Michele Zarpellon (EBA)

***“The Importance of Technology in Banking during a Crisis”***, Nicola Pierri and **Yannick Timmer** (International Monetary Fund)  
 Discussant: Cyril Pouvelle (ACPR)

*Chair: Olli Castren (EBA)*

**End of the event**

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