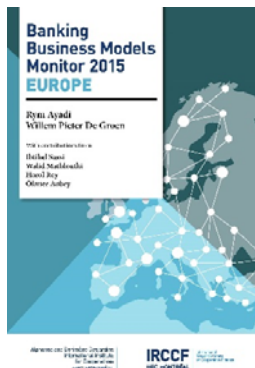




# Launch Banking Business Models Monitor 2015: Europe

14 January 2016, 10h30-13h00  
European Parliament, Brussels



In the wake of the implementation of the Single Resolution Mechanism (SRM), the Banking Business Models Monitor (BBMM) 2015 for Europe, the first annual regional edition of the global comprehensive monitoring initiative of the business models of banks and credit unions of the International Research Centre on Cooperative Finances (IRCCF) at HEC Montreal will be launched in Brussels.

The 2015 BBMM for Europe, which builds on a previous joint effort between the IRCCF and the Financial Institutions and Prudential Policy Unit of CEPS in 2014, offers extensive insights into 2,550 banks in the European Economic Area, which account for almost total banking assets in the region. For the 2015 analysis (using data from 2005 to 2014), more than 13,000 bank-year observations were clustered into five broad categories, i.e. investment, wholesale, diversified retail (Type I and Type II) and focused retail banks, founded on the basis of a clustering strategy that used activity and funding indicators. For the different clusters as well as ownership structures the performance, the contribution to the economy, resilience and robustness were assessed.

The event will discuss the evolving business models in banking in the wake of the start of the Single Resolution Mechanism. The results of the Monitor will be presented and their implications discussed for the future of regulatory and supervisory reforms in European banking.

## 10h30-10h45 Welcome Remarks

Philippe Lamberts, *MEP, Greens/EFA*

## 10h45-11h30 Presentation: Banking Business Models Monitor 2015: Europe

Rym Ayadi, *Professor of international banking and financial systems, and Director of IRCCF, HEC Montréal*

Willem Pieter de Groen, *Research Fellow, CEPS & Associate Researcher, IRCCF, HEC Montréal*

## 11h30-13h00 Panel discussion: Business models in European banking and implications

Emiliano Tornese, *Deputy Head of Financial System Surveillance and Crisis Management, DG FISMA, European Commission*

Adam Farkas, *Executive Director, European Banking Authority  
Representative of the European Central Bank*

Adrian Blundell-Wignall, *Director in the Directorate for Financial and Enterprise Affairs, Organisation for Economic Co-operation and Development (OECD)*

Giovanni Ferri, *Professor of Economics, Maria Assunta Free University (LUMSA)  
Representative of Banco Santander\**

Hervé Guider, *General Manager, European Association of Co-operative Banks (EACB)*

Arnold Kuijpers, *Director Corporate Affairs, Rabobank Nederland*

*\*to be confirmed*