



# SEMINAR INSTITUTIONAL AND BUSINESS MODELS DIVERSITY IN BANKING

*Global trends and impacts on systemic stability and growth*

In the aftermath of the financial crisis the regulatory and supervisory framework has been fundamentally reviewed. However, there is no certainty that the changes will deliver the expected outcome of a resilient and sustainable global banking sector that serves the real economy and the society.

Early attempts show that the one-size-fits all regulatory approach promoted by the Basel Committee and followed by members' countries is not well fit to account for institutional and business models diversity in banking and may not be sufficient to ensure systemic stability. While aspiring to strengthen the resilience of the individual banks in theory, it might also reduce market diversity and hence would lead to unintended consequences on systemic stability and economic recovery and growth. This might aggravate the credit squeeze in economic downturns as well as the likelihood of clustered bank failures. As a practical example, current capital and liquidity regulation in banking is poorly adapted to the reality of stakeholders' value institutions such as cooperatives, mutual and other types of financial institutions.

In view of the global regulatory overhaul, the seminar discusses potential impacts of institutional diversity and business models in banking on systemic stability and economic recovery and growth.

## **Chair: Rym Ayadi**

Professor at HEC Montréal,

Director of the International Research Centre on Cooperative Finance (IRCCF)

**22 May 2015**

**HEC Montréal, Room Société canadienne des postes**

3000 chemin de la Côte-Sainte-Catherine

**Limited places. Please register by sending an email to [institutcoop@hec.ca](mailto:institutcoop@hec.ca)**

<b>9h00</b>	<b>Registration and coffee</b>
<b>9h30</b>	<b>Welcome and tour de table</b>
<b>9h45</b>	<b>Session 1</b> <b>Presentation of institutional and business models diversity and global regulation in banking</b> (in English) Rym Ayadi, Professor HEC Montreal and Director of IRCCF
<b>10h15</b>	<b>Session 2</b> <b>Presentation on impacts on systemic stability and growth</b> (in English) Giovanni Ferri, Professor, LUMSA University, Rome Reinhard H. Schmidt, Professor, University of Frankfurt
<b>11h15</b>	<b>Discussion</b> (questions and interventions may be in French or English)
<b>12h00</b>	<b>End of Seminar</b>