

Agenda for the Banking Industry Dialogue on 7 November 2018

1 Introduction by the ECB President and Vice-President

2 Current key challenges in the global macro-financial environment

Exchange of views on issues including;

- i) growing trade protectionism
- ii) emerging market concerns
- iii) political uncertainty and renewed sovereign debt sustainability concerns
- iv) the United Kingdom's withdrawal from the EU
- v) risks related to compressed asset prices and liquidity in financial markets

3 Outlook and longer-term challenges facing the banking sector

Exchange of views on issues including;

- i) impediments to improving bank profitability, including from high levels of non-performing loans and the low interest rate environment
- ii) changes in banks' risk taking
- iii) competition from the non-bank financial sector