



Agenda for the Banking Industry Dialogue on 8 November 2017

1 Introduction by the ECB President

2 Outlook and challenges for banks

Exchange of views on; i) outlook for banks active in the euro area; ii) progress by banks in improving efficiency and reducing costs; iii) impediments to business model adjustment and reasons behind less diversified income sources of euro area banks compared to global peers iv); reasons behind suppressed market valuations of banks; and v) challenges and opportunities for banks from FinTech.

3 Financial stability risks in banks' operating environment

Exchange of views on; i) risks related to compressed risk premia in financial markets; ii) developments in property markets; and iii) the growth of the shadow banking sector.