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9th SUERF & UniCredit Foundation Research Prize and Workshop

Post-COVID Non-Performing Loans: Effectiveness and efficiency of government intervention, implications for banks

Date and time_{rd}

Wednesday, 23 March 2022, online via Webex

The COVID-19 crisis has, among many other things, caused a rise in non-performing loans. A combination of government measures has been helping to cushion the effects from COVID and COVID containment measures on firm and household finances, thus mitigating the immediate effects on firm failures and household bankruptcies. As these measures are phased out, firm failures and non-performing loans may rise. How severely will this affect bank balance sheets and profitability? What do bank stress tests tell us, where are their limits? What are the implications for banks' business strategies including loan provisioning, and for financial regulation and supervision?

Wednesday, 23 March 2022

13:30 Welcome

Ernest Gnan, SUERF Secretary General | OeNB

13:35 Session 1 - Post-COVID non-performing loans and outlook in view of the Russia-Ukraine crisis

Keynote Address

Pier Carlo Padoan, Chairman of the UniCredit Group

Keynote Address

José Manuel Campa, Chairperson of the European Banking Authority (EBA)

14:15 Session 2 - 9th SUERF UniCredit Foundation Award Paper Presentation

Introduced by Giannantonio De Roni and Annalisa Aleati, UniCredit Foundation

Public Guarantees for Small Businesses in Italy during Covid-19

Fabrizio Core, Erasmus University, Tinbergen Institute and Filippo De Marco, Bocconi University

 Presentation (pdf)

Banking diversity, financial complexity and resilience to financial shocks: Evidence from Italian provinces

Beniamino Pisicoli, University of Rome Tor Vergata, Dipartimento di Economia e Finanza

 Presentation (pdf)

14:45 Session 3 - Corona and NPLs: Empirical evidence and outlook

Moderation: Elena Carletti, UniCredit Group; Bocconi University; SUERF Fellow

Mind the gap: When and how to unwind COVID-support measures to the banking system?

Thorsten Beck, Professor of Financial Stability; Director, Florence School of Banking and Finance; SUERF Fellow

 Presentation (pdf)

Non-performing Loans - Different this Time?**Jakob de Haan**, SUERF President | University of Groningen [Presentation \(pdf\)](#)**Post-COVID NPLs: effectiveness of government measures and implications for banks****Maciej Grodzicki**, Adviser, Systemic Risk and Financial Institutions Division, ECB [Presentation \(pdf\)](#)**Non-Performing Loans: lessons learned - and challenges ahead****Rainer Martin**, Lead Economist, Joint Vienna Institute (JVI) [Presentation \(pdf\)](#)

16:30

End



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