

Consultation by the High-level Expert Group on reforming the structure of the EU banking sector

Questions to banks

- To what extent are the current and ongoing regulatory reforms sufficient to ensure a stable and efficient banking system and avoid systemic crises?
- Which structural reforms would improve the safety and efficiency of the banking system in the EU in the near term? In the long term?
- What are your views on the structural reform proposals to date (e.g. US Volcker Rule, UK ICB proposal)? What would be the implications of these proposals on your institution and the financial system as a whole?
- What are the main challenges of your financial institution as regards resolvability? Are you implementing structural changes to your institution in the framework of your recovery and resolution planning?

Questions to corporate customers

- What are the main banking services and products that you seek from your bank?
- What impact do the current and ongoing financial regulatory reforms have on the availability and cost of financing and other customer services of banks?
- What are your views with respect to structural reform of banking in general and in particular with respect to the structural reform proposals to date (e.g. US Volcker Rule, UK ICB proposal)?
- Do you observe and expect a shift away from bank finance to other sources of finance more generally in the EU? What are the main constraints to such a shift?
- How do you value the ability to engage in "one-stop-shopping" for all your banking needs?

Questions to retail customers

- What impact do the current and ongoing financial regulatory reforms have on the availability and cost of financing and other retail customer services of banks (including access to basic payment systems)?
- What are the views of retail customers with respect to structural reform of banking in general and in particular with respect to the structural reform proposals to date (e.g. US Volcker Rule, UK ICB proposal)? What structural reforms would be desirable from their point of view?
- What are the main concerns of retail customers in their relationship with their bank?
- What are retail customers' recent experiences in terms of access to credit and savings and investment? Do they identify differences according to bank type (specialised bank, universal bank, etc.)?