

**Agenda for the Banking Industry Dialogue on 19 June 2024**  
**(via WebEx)**  
**11:00-13:00 CEST**

**1 Introduction by the ECB President and Vice-President**

**2 Key threats to euro area financial stability**

Tour de table: all bank representatives are invited to briefly outline what they perceive to be the two biggest threats facing the euro area financial system in the coming two years, and to highlight any risk that might not yet be on the radar of central bankers.

**3 How has the future of the banking sector evolved in recent years?**

At the Banking Industry Dialogue on 30 June 2021 a discussion on what the future euro area banking sector will look like was held (see [summary](#)). A lot has changed since 2021. Among other things, there is greater clarity on the final impact of the pandemic, inflation and interest rates increased, geopolitical concerns came to the fore and the digitalisation of the financial sector has accelerated with an increasing use of artificial intelligence.

*Exchange of views on issues including;*

- i) How have developments over the past years changed the future of the banking sector?
- ii) What are the biggest emerging more longer term threats for banks (beyond next two years)?
- iii) Are we still likely to see a slow and steady path towards bank consolidation?
- iv) How will bank business models and working modalities change due to digitalisation, artificial intelligence and competition from non-bank financial intermediaries?