Basel Committee
on Banking Supervision

Research Group

4 November 2025

Call for papers

Simplifying banking regulation and supervision without sacrificing safety

Bank for International Settlements, Basel, 21–22 May 2026

Post-GFC regulation and supervision reforms have contributed to improving the resilience of the banking sector and have cushioned the impact of recent stress episodes. This conference aims to contribute valuable insights into whether the capital and liquidity frameworks for banks can be simplified without undermining current resilience. In particular, the conference will explore possible answers to questions such as:

- How can the complexity of bank regulation be measured quantitatively?
- Can simplified capital and liquidity frameworks reduce ambiguity, enhance transparency and comparability across jurisdictions, and reduce compliance and supervisory burden without compromising resilience?
- Does simplification encourage efficient and informed capital allocation? What are potential disadvantages that simplification may induce?
- Can predictable and understandable regulatory capital structures support market confidence?
- Can streamlined frameworks facilitate alignment with global standards (eg Basel III)?
- Are simpler frameworks easier or more difficult to arbitrage?
- Are simpler frameworks easier or more difficult to recalibrate in response to shocks?
- What are supply and demand factors that might be driving complexity in financial regulation and supervision: what is the role of the diversity of financial system structures, bank business models and cross-border activities?
- How might technological innovations (eg regtech, artificial intelligence) enable both simplification and enhanced risk management?

Against this background, submissions on the following subjects would be particularly welcome:

- simplification of the capital, liquidity or resolution frameworks, including related regulatory reporting requirements;
- proposals for simplification of supervisory methodologies and processes, and to improve supervisory effectiveness;
- quantitative empirical evidence on the costs and/or benefits of simplification and its effect on lending;
- bank segmentation, regulatory simplification and proportionality;
- effectiveness of simplified rules post-implementation;

- identification potential of overlap or double-count requirements across multiple frameworks; and
- role of simplification in achieving an optimal efficiency-resilience trade-off and in creating transparency about how data maps into policy actions (to increase market confidence, reduce stigma and improve overall policy transmission effectiveness).

Examples/proposals for how to implement simplification would naturally compare themselves to Basel III ("Are such proposals compatible with global standards?").

Paper submission

Interested parties should submit their draft papers and any queries to Martin Birn of the Basel Committee's Secretariat at Martin.Birn@bis.org. **The submission deadline is 9 January 2026**. Contributors will be notified by March 2026.

The workshop aims to bring together leading academics, representatives of the Basel Committee member organisations and other central bankers and bank supervisors as well as industry representatives who embrace the principle that policy should be informed by research. The workshop shall foster a discussion among participants. Therefore, while the conference will most likely be held in hybrid format, presenters are expected to attend in person. The BIS as hosting institution may contribute towards the cost of travel and accommodation expenses for academic speakers who attend in person.

The Programme Committee for the workshop consists of Mikel Bedayo Quintano (Bank of Spain), Bo Becker (Stockholm School of Economics and CEPR), Juliane Begenau (Stanford Graduate School of Business and CEPR), Tobias Berg (Goethe University Frankfurt and CEPR), Diana Bonfim (Banco de Portugal and CEPR), Jean-Edouard Colliard (HEC Paris and CEPR), Samuel Da Rocha Lopes (European Banking Authority), Filippo De Marco (Bocconi University and CEPR), Fang Du (Board of Governors of the Federal Reserve System), Tim Eisert (Nova School of Business and Economics and CEPR), Daniel Foos (Deutsche Bundesbank), Mariassunta Giannetti (Stockholm School of Economics and CEPR), Vasso Ioannidou (Bayes Business School and CEPR), Alberto Manconi (Bocconi University and CEPR), Markus Opp (Stockholm School of Economics and CEPR), Andrea Polo (LUISS and CEPR), Stefan Schmitz (Austrian National Bank), Josef Schroth (Bank of Canada), Greg Sutton (Bank for International Settlements), Azusa Takeyama (Bank of Japan) and Mariana Tomova (European Commission).