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Call for papers

Bank Relationships, Credit Extension, and the Macroeconomy

Berlin, Germany, 3–4 June 2005

The German Institute for Economic Research (DIW Berlin), the *Journal of Financial Intermediation* (JFI), and the Federal Reserve Bank of Philadelphia are pleased to announce that they will host a conference titled *Bank Relationships, Credit Extension, and the Macroeconomy* on 3–4 June 2005, in Berlin, Germany.

Rising international competition and integration of financial markets have affected the banking industry and could result in significant effects on the macroeconomy as well, because of the importance of the banking industry in credit extension. This conference seeks research on topics related to how competition and the evolution of markets and institutions affect credit relationships between banks and borrowers, borrowers' investment and financing choices, and hence the macroeconomy. The topics of interest to the conference include but are not limited to relationship banking and its implications for contract design and the extension of credit; bank–borrower relationships and borrowers' investment and financing decisions; the relationship between banks, firms, and households; consumer finance and retail credit; the effect of banking competition on efficiency and credit risk; the interaction between banking and the macroeconomy; and prudential regulation. Both theoretical and empirical papers on these or related topics are welcome.

The Programme Committee for the conference comprises Hans Gersbach (University of Heidelberg and CEPR), Moshe Kim (University of Haifa and DIW Berlin), Loretta J. Mester (Federal Reserve Bank of Philadelphia), Dorothea Schäfer (DIW Berlin), Eva Terberger (University of Heidelberg and DIW Berlin), and Anjan Thakor (JFI).

Along with your submission, please indicate whether you would like the paper to be considered for publication in the JFI. Submission to the conference does not necessarily require submitting to the journal, but those submitting to the conference are encouraged to also submit to the journal. If you choose to submit to JFI, the journal's submission fee will be waived. Your paper's acceptance for presentation at the conference does not guarantee acceptance for publication in the JFI, for which the reviewing process will be distinct. All papers submitted to the JFI must pass the journal's regular refereeing process.

Authors of papers accepted for presentation at the conference will receive reimbursement of their travel expenses according to guidelines that will be provided later.

Interested authors should submit their papers to DIW Berlin via e-mail to banking@diw.de. **Note that only electronic submissions will be considered.** The submission deadline is 15 December 2004. Contributors will be notified by the end of February.