THURSDAY June 15th @Department of Economics and Management

8.45-9.15 Registration

9.15–9.30 Welcome and Introduction  
Carlo Borzaga, President of Euricse, University of Trento  
Geremia Gios, Director of the Department of Economics and Management, University of Trento  
Silvio Goglio, University of Trento

9.30–10.30 1st Session: Democracy and Membership in Cooperative Banks  
Chair: Juan Lopez, Federcasse  
- Mitja Stefancic, Euricse, Silvio Goglio, University of Trento, Ivana Catturani, University of Trento  
- Democratic Governance Mechanism in Cooperative Banking.  
- Aries Heru Prasetyo, Fu Jen Catholic University, Taiwan  
- Empowerment Model of Credit Unions: A combination of community economy, entrepreneurship and cooperatives.

10.30–10.45 Coffee Break

10.45–12.45 2nd Session: Banks Social and Environmental Responsibility  
Chair: Silvio Goglio, University of Trento  
- Michel Roes, University of Potsdam, Detlev Hummel, University of Potsdam  
- Corporate Social Responsibility Ratings: An indicator for corporate financial performance?  
- Asma el Aarroumi, Université Hassan 1st, Marocco  
- An Institutional Approach to Decision Making in Multi-Stakeholder Cooperatives: the Role of Legitimacy.  
- Ivana Catturani, University of Trento, Silvio Goglio, University of Trento, Mitja Stefancic, Euricse  
- Smoke gets in your eyes: a Content Analysis of CSR of Italian Banks  
- Michele Boglioni, University of Trento  
- Specialization Patterns and Reduction of CO2 emissions. Empirical and financial aspects of how to restructure economic systems in order to reduce the environmental impact

12.45–14.00 Lunch Break

14.00–14.30 Key note speech
- Detlev Hummel, University of Potsdam
  *The integration vs. disintegration of the European Banking and Capital Markets (causes and impacts of national fragmentations of banking sectors).*

**14.30–16.30 3rd Session: Banks’ Regulation and Performances**
Chair: Giovanni Ferri, University Lumsa, Rome
- Andreas Schenkel, Institut fur Genossenschaftswesen, Munster
  *Proportionality of Banking Regulation: Evidence from Germany*
- Amr Khafagy, Ruhr University, Bochum
  *Regulation, Supervision and Deposit Insurance for Financial Cooperatives: A Review*
- Ulrich Haskamp, University of Duisburg-Essen
  *Spillovers of Banking Regulation: The Effect of the German Bank Levy on the Lending Rates of Regional Banks and their Local Competitors*
- Jari-Mikko Meriläinen, Vaasa University
  *Western European stakeholder banks’ loan loss accounting*

**16.30–16.45 Coffee Break**

**16.45–18.30 Round Table on Banking Data Sets**
Chair: Giovanni Ferri, University Lumsa, Rome
- Ivana Catturani, University of Trento
- Detlev Hummel, University of Potsdam
- Juan Lopez, Federcasse

**20–22 Social Dinner**

**FRIDAY June 16th**

**9.15–10.15 4th Session: Cooperative Banking in Ethiopia and India**
Chair: Carlo Borzaga, President of Euricse, University of Trento
- M. Karthikeyan, Ambo University, Teshome Gelalcha Olkeba, Ambo University
  *Working Capital Management of Becho Weliso Farmers’ Cooperative Union, South West Shewa Zone Oromia Region, Ethiopia*
- Xavier Wilson, Bharthiar University, Coimbatore
  *Financial Performance of Urban Cooperative Banks in an Industrial City of India.*

**10.15 –10.30 Coffee Break**

**10.30 – 12.30 CERBE Special Session: Relationship Banking, Regulation and Lending to Small Businesses**
Chair: Detlev Hummel, University of Potsdam
- A. McNamara, National University of Ireland, P. Murro, LUMSA, and S. O’Donohoe, Waterford Institute of Technology
  *Institutional Environments and SME Credit Availability: A European Perspective.*
- P. Murro, LUMSA, and V. Peruzzi, UNIVPM (Ancona)
  *Family firms and access to credit. Is family ownership beneficial?*
- G. Ferri, LUMSA, and V. Pesic, Sapienza University of Rome
  *The Spillover Effects of Prudential Regulation on Banking Competition*
- J. Bertrand, Lille University, and P. Murro, LUMSA
  *Is trade credit a substitute for relationship lending credit?*

**Conclusions**

In collaboration with: [BCC Federcasse](#)  [Università degli Studi di Trento](#)  [European Association of Co-operative Banks](#)

With the support of: [Department of Economics and Management](#)