This should aims to cover the main financial stability issues affecting the financial and banking markets today. Topics as bank risk management, financial regulation, financial stability implications of the new financial competitors (from FinTech to BigTech such Amazon, Google among others) and financial digitalization will be included. The impact of Covid-19 on the financial sector and its stability will also be covered in this course.  
  
  
You are required to produce and submit a written report (max. 3,000 words) .  
  
In this assignment you need to discuss critically these three questions:  
  
1. Discuss the effects of negative interest rates on banks’ performance and financial stability.   
2. Analyse the competitive threats and opportunities of BigTech and Fintech companies for banking intermediaries and the implications for financial stability.  
3. What are, in your opinion, the main effects of the Covid-19 pandemic on banks and financial stability?  
  
Each of three questions should be between 600 (minimum) and 1,300 words (maximum). Overall joint assignment length: max. 3,000 words.  
  
Please make sure that your sources is an academic sources.  
  
Please make sure that your sources of information are cited and listed in the Harvard referencing style.  
  
11 point font, 1.5 line spacing.