

Federico Prades Award of the Spanish Institute of Banking and Finance

5th Edition, 2026

Rules of the Call

The Award honours the memory of Federico Prades, an economist who, for more than twenty years as economic adviser to the Spanish Banking Association (AEB), made a significant contribution to the analysis of the Spanish economy, to the formulation of economic policy proposals aimed at economic and social progress, and to the understanding of the environment in which financial institutions carry out their activity.

1. Purpose

The **Federico Prades Award of the Spanish Institute of Banking and Finance**, in its 5th Edition, is organized by the AEB Foundation, through the Spanish Institute of Banking and Finance (IEBF), in collaboration with CUNEF University.

The purpose of the Award is to promote rigorous research on the role of the banking and financial system in economic and social development, as well as on the economic, financial, legal, regulatory, technological and institutional frameworks that shape its evolution.

2. Frequency

The Award is granted biennially.

3. Eligibility

The Award may be granted to researchers, individually or in teams, who submit papers related to the banking and financial system, its economic, legal, regulatory, technological or institutional framework, and its contribution to economic and social development.

Papers may approach these issues from any academic or professional discipline.

In the case of team submissions, one person must be designated as the contact person for communications with the organization of the Award

4. Subject Matter of the Call

In this call, priority will be given to papers related to the following topics:

- Inclusion, particularly with regard to access to financial services and the contribution of the banking system to social cohesion.
- Demographics, including their implications for savings, financing, well-being and economic stability.
- Ecological and digital transition, with special attention to the role of financial institutions in adapting to new environmental and technological challenges.
- Economic and social stability and progress, including the role of the banking and financial system in growth, resilience and well-being.
- Reform and simplification of banking regulation to enhance the competitiveness of the European economy.

The above list does not preclude the submission of papers on other topics related to the banking and financial system, provided that they are connected with the purpose of the Award.

5. Requirements for Submissions

Submitted studies must meet the following requirements:

- They must not have been published, even if accepted for publication, as of 31 December 2024.
- They must be written in Spanish or English.
- They must not exceed 20,000 words. This limit does not include tables of contents, statistical appendices, information tables, annexes or bibliography.
- They must include an executive summary of no more than 1,500 words, briefly describing the purpose of the study, the methodology used, the main results and the conclusions reached.

The rules and the call for submissions may be consulted on the website of the Spanish Institute of Banking and Finance: <http://www.institutobancafinanzas.es>.

Questions regarding the Award may also be submitted by email to: premiofedericoprades@institutobancafinanzas.es.

6. Relevant Criteria

The jury will place special emphasis on the quality of the work, the timeliness and relevance of the subject matter, the originality of the analysis and the soundness of the methodology used.

The jury may also take into account the clarity of the study's presentation, its contribution to economic, financial, legal, regulatory, technological or social debate, and its potential interest for understanding the role of the banking and financial system in the economy and society.

7. Submission Address and Deadline

Papers must be submitted by email to the following address:

premiofedericoprades@institutobancafinanzas.es

Together with the original paper, the following documentation must be attached:

- Full name of the author or authors.
- Postal address.
- Contact telephone number.
- Email address.
- National identity document number, NIE, passport number or equivalent identification document.
- Short CV of the author or authors.
- In the case of team submissions, identification of the person responsible for the submission.

For this call, the submission period will open **on 8 June 2026 and close on 2 November 2026**.

8. Prize Amount

The Award carries a cash prize of **EUR 20,000**.

In addition, the jury may grant an additional distinction, carrying a cash prize of **EUR 5,000**, to another paper that, in its judgment, merits special recognition.

The Award may be granted **ex aequo** to two or more papers, in which case the cash prize will be distributed as determined by the jury.

The jury may decide not to grant the Award if it considers that none of the submitted papers meets the required standard.

9. Jury

The jury will be composed of experts of recognized standing.

Its members will be appointed by the Spanish Institute of Banking and Finance, taking into account their experience in the economic, financial, legal, regulatory, business, academic or institutional fields.

One member of the jury will be designated as chair and another as secretary.

The composition of the jury will be made public once the Award decision has been announced, through the website of the Spanish Institute of Banking and Finance.

Each member of the jury shall have the right to speak and vote. Decisions shall be adopted by a simple majority of its members. In the event of a tie, the chair shall have the casting vote.

10. Award Decision

The decision of the Federico Prades Award of the Spanish Institute of Banking and Finance will be made public in November 2026.

The organization of the Award may inform the winner or winners of the result in advance and may request any additional documentation required for the formal acceptance of the Award.

11. Award Ceremony

The Award will be presented to the winner or winners at a ceremony organized by the Spanish Institute of Banking and Finance.

The presence of the winner or winners at the award ceremony shall be a necessary condition for receiving the Award, unless the organization considers that there is a justified reason for absence.

The award winner or winners shall also submit a draft article or outreach text based on the award-winning paper, in order to facilitate its possible dissemination through the media or institutional channels. The Spanish Institute of Banking and Finance will assess, where appropriate, the suitability of such dissemination.

12. Publication of the Award-Winning Papers and Dissemination

The IEBF will use the means at its disposal to promote the widest possible dissemination of the award-winning paper.

To this end, it may offer the winning author or authors the opportunity to publish a version of the winning paper, as well as promote its presentation in academic, institutional or business settings.

Such dissemination may take place through events organized by the Spanish Institute of Banking and Finance, the AEB Foundation, CUNEF University or the banking institutions associated with the AEB, as well as through any other channels that the organization of the Award considers appropriate.

The organization of the Award may use the names of the award winners and references to the award-winning paper for communication, promotion and dissemination purposes, always in connection with the call and the recognition granted.

13. Award Decision

The award-winning papers may be freely published by their authors outside the IEBF, provided that the organization of the Award is informed in advance and that the acknowledgements section states that the paper has received the Federico Prades Award of the Spanish Institute of Banking and Finance.

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16. Data Protection

The personal data provided for participation in the call will be processed as joint controllers by: CUNEF, S.L.U., C/ Almansa, 101, 28040 Madrid, telephone 914 445 161, email: lopdp@cunef.edu, and the AEB Foundation, Spanish Banking Association, P.º de la Castellana, 259 D, Torre Espacio, 30th floor, 28046 Madrid, email: privacidad@aeбанca.es.

The essential aspects of the joint controllership agreement entered into pursuant to Article 26 of the GDPR may be requested at lopdp@cunef.edu. The contact details of CUNEF's Data Protection Officer are: dpdp@piconyasociados.es.

The data will be processed in order to manage participation in the call, including evaluation, communications, the award decision, the award ceremony and dissemination of the Award. If selected as winners, participants are informed that their identifying data, such as first name, surname, place of residence and prize obtained, may be published in order to announce the result, ensure transparency and disseminate the call.

Likewise, participants may be photographed, recorded or filmed at the award ceremony or related events. The joint controllers may capture, reproduce, publish and publicly communicate their image, voice or audiovisual recording for the purpose of documenting, communicating and promoting the Award and its results. Such dissemination may take place through channels owned or managed by the joint controllers, including, among others, websites, corporate social media, newsletters, press releases, digital media and promotional materials related to the call.

Such processing is considered necessary for the management, resolution and publicity of this call, in accordance with these rules. Participation in the call shall not be possible otherwise. The legal basis for such processing is the performance of the relationship arising from participation in the call and acceptance of these rules.

Where the capture and dissemination of the winner's image is not strictly necessary for the purposes described, such processing shall be carried out on the basis of the data subject's express consent, which may be withdrawn at any time. Withdrawal of consent shall not affect the lawfulness of processing carried out prior to such withdrawal.

The data will be retained for the duration of the call and, thereafter, for the periods necessary to address any potential legal liabilities. The data of the winners will remain published for a period of three months. The data may be disclosed to public authorities where legally required, and the data of the winners may be published under the terms indicated above.

Participants may exercise their rights of access, rectification, erasure, objection, restriction of processing, data portability and the right not to be subject to automated individual decision-making, where applicable, by contacting lopd@cunef.edu or fundacionaeb@aebanca.es.

If participants consider that their rights have been infringed, they may lodge a complaint with the Spanish Data Protection Agency: www.aepd.es.

17. Acceptance of the Rules

Submission of a paper to the Federico Prades Award of the Spanish Institute of Banking and Finance implies full acceptance of these rules and a commitment to comply with all their terms.

Failure to comply with any of the established requirements may result in exclusion of the submission.

The interpretation of these rules shall correspond to the jury, whose decision shall, in all cases, be final.

Madrid, 8 June 2026