

# The 3rd MIC-CAREM International Research Seminar 2025AY



Please Register here



**Dr. Lei Xu** Senior Lecturer at UniSA Business, University of South Australia

## Part 1 - Research Seminar

### **“Negative Real Interest Rates, Bank Loans, and Deposits”**

This study examines how negative real interest rates affect bank loans and deposits, highlighting the role of profitability and bank characteristics.

## Part 2 - Journal Introduction

### **“Economics & Politics”**

As Editor-in-Chief, Dr. Xu will also introduce Economics & Politics, a leading journal in political economy.

**Date & Time**

**30 September 2025 (Tuesday) 15:45 - 18:00**

**Venue**

**Mercury Tower 4F Conference Room 3403  
Kunitachi East Campus**

