



# WORKSHOP HOUSEHOLD DEBT IN CHILE

(Preliminary Program)

Central Bank of Chile, 21 October 2009

## OPENING REMARKS:

**Luis Opazo**, Head of Financial Research, Central Bank of Chile

9:00 - 9:10

## KEYNOTE SPEAKER:

*"The Survey of Household Finances (EFF) in Spain: Methods and International Comparisons"*

9:10 - 9:50

**Olympia Bover**, Head of the Microeconomic Information and Analysis Unit, Directorate General Economics, Banco de España.

## SESSION I

*"Borrowing Constraints and Credit Demand"*, **Jaime Ruiz-Tagle**, Universidad de Chile, and **Frank Vella**, Georgetown University.

9:50 - 10:35

Discussant: **Francisco Gallego**, Universidad Católica de Chile

*"Credit Standards and Identification of Supply and Demand for Credit in Chile"*

10:35 - 11:20

**Mauricio Calani**, **Pablo García**, and **Daniel Oda**, Central Bank of Chile.

Discussant: **Borja Larraín**, Universidad Católica de Chile.

## COFFEE BREAK

11:20-11:30

## SESSION II

*"Competition and Risk Taking in the Chilean Consumer Banking Credit: 1997-2009"*. **Daniel Oda**, and **Nancy Silva**, Central Bank of Chile.

11:30-12:15

Discussant: **Rodrigo Fuentes**, Universidad Católica de Chile.

*"The Success of Retail Stores as Credit Originators in Chile: Regulation or Management?"*, **Juan Pablo Montero**, and **Jorge Tarzijan**, Universidad Católica de Chile.

12:15-13:00

Discussant: **Ricardo Paredes**, Universidad Católica de Chile.