



**SYMPOSIUM ON
FINANCIAL ACTIVITY OF HOUSEHOLDS AND
SME FINANCING IN THE REGIONAL ECONOMY**

**Symposium by FSA Institute and Asian Financial Partnership Center, FSA,
Jointly Organized with Institute of Social and Economic Research of Osaka University,
Institute of Economic Research of Kyoto University, Graduate School of Business
Administration, Kobe University, and ADBI**

*October 30, 2014, 1:30-6:20 p.m.
Saji Keizo Memorial Hall, 10th Floor, Nakanoshima Center of Osaka University*

Agenda

(1:00-1:30 p.m. Registration)

1:30-1:50 p.m. Opening Remarks
Kazuo Ogawa, Director, Institute of Social and Economic Research, Osaka University
Michio Saito, Deputy Director-General, Planning and Coordination Bureau, Financial Services Agency (FSA)

1:50-3:00 p.m. Session 1 – SME Financing: Entrepreneurship and the Role of Regional Financial Institutions

Moderator **Naoyuki Yoshino**, Dean, Asian Development Bank Institute (ADBI) and Chief Advisor, Financial Research Center (FSA Institute)

Speakers **Motoshi Inoue**, Executive Director, Senshu Ikeda Bank, Ltd.
Kenji Kutsuna, Professor, Graduate School of Business Administration, Kobe University

Commentators **Yoshiro Tsutsui**, Professor, Faculty of Economics, Konan University
Shinya Ishida, Director, Banks Division II, Supervisory Bureau, FSA

3:05-4:00 p.m. **Session 2 – Borrowing Behavior of Households: Approach from Behavioral Economics**

Moderator **Nobuyoshi Yamori**, Professor, Research Institute for Economics & Business Administration, Kobe University

Speaker **Shinsuke Ikeda**, Director, Research Center for Behavioral Economics, Institute of Social and Economic Research, Osaka University

Commentators **Michio Saito**, Deputy Director-General, Planning and Coordination Bureau, FSA
Tomoaki Hisaka, Managing Executive Officer, Kinki Osaka Bank, Ltd.

4:00-4:15 p.m. **Break**

4:15-6:10 p.m. **Session 3: Challenges for Financing in Asia (session in English)**

Moderator **Naoyuki Yoshino**, Dean, ADBI and Chief Advisor, FSA Institute

Special Speech **“Challenges for Capital Market Development in Asia”**
Masamichi Kono, Vice Minister for International Affairs and President of the Asian Financial Partnership Center, FSA

Commentator **Hirofumi Uchida**, Professor, Graduate School of Business Administration, Kobe University

Speech **“SME Financing in Asia”**
Ganeshan Wignaraja, Director of Research, ADBI

Commentators **Victor Pontines**, Research Fellow, ADBI
Pham Hoang Ha, Visiting Fellow, Asian Financial Partnership Center, FSA
Yoshihiro Hyakutome, General Manager, Emerging Markets Business Division, Sumitomo Mitsui Banking Corporation

6:10-6:20 p.m. **Closing Remarks**
Satoshi Mizobata, Director, Institute of Economic Research, Kyoto University