



Association of Supervisors  
of Banks of the Americas



Inter- American  
Development Bank



Latin American Banking  
Federation

5<sup>th</sup> Public Sector - Private Sector Dialogue

## **BANKING ON SMALL BUSINESS**

Washington D.C., May 7-8, 2007

At the headquarters of the  
Inter-American Development Bank  
Enrique V. Iglesias Auditorium  
1330 New York Ave., NW  
Washington DC, 20577

May 7, 2007

Day 1

8:30 - 9:00 am Registration

9:00 - 9:30 am Opening Remarks - Acting Manager, SDS, Antonio Vives

IDB President, Luis Alberto Moreno  
ASBA Chairman, Paulo Sergio Cavalheiro  
FELABAN President, Fernando Pozo Crespo TBC <sup>1</sup>

9:30 - 10:30 am Financial Access in Latin America and the Caribbean: Why is it vital to provide finance to small businesses?

Speaker: Jonathan Davis Arzac, Executive Director, IDB, and past President, Mexican National Banking and Securities Commission (CNBV) <sup>a</sup>

10:30 - 10:45 am Coffee-break

10:45 - 1:00 pm The barriers that impede banks from lending to small businesses

Moderator: ASBA

1. Secured transaction framework, Woody Fleisig Center for the Economic Analysis of Law (CEAL)
2. Financial and auditing standards and how countries outside the region are successfully dealing with this, Paul Pacter, Director of Standards for SMEs, International Accounting Standards Board
3. Peru's reform of Law on Guarantees, Rolando Castellares, Acting Manager, Banco de Credito del Peru
4. Mexico's reform of Law on Collateral, Mexican banker, TBC <sup>4</sup>

Questions and Answers

1:00 - 2:30 pm Lunch in Las Americas

2:30 - 5:00 pm Regulatory changes to overcome barriers in lending to small businesses

Moderator: IADB

1. Peru's experience in regulating banks lending to SMEs, Felipe Tam Fox, Superintendent, Peru
2. Colombia's experience in regulating banks lending to SMEs, Augusto Acosta, Superintendent, Colombia <sup>7</sup>
3. Bolivia's experience with regulation in lending to SMEs and developing regulation of microfinance institutions, Marcelo Zabalaga Estrada <sup>8</sup>

Questions and Answers

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<sup>1</sup> Maricielo Glen to confirm.

<sup>a</sup> Pietro to confirm

<sup>7</sup> Rudy Araujo to contact

<sup>9</sup> Rudy Araujo to contact

<sup>2</sup> Maricielo Glen to confirm.

May 8, 2007

Day 2

9:00 - 10:45 am      Lessons learned from downscaling and upscaling banking to serve small businesses

Moderator: FELABAN

1. Major LAC commercial bank with successful downscaling experience, TBC <sup>10</sup>
2. Peruvian commercial bank with successful downscaling experience, TBC  
South Shore Bank experience in a reviving market economy (Poland), TBC
3. Major Caribbean commercial bank with successful downscaling experience, TBC <sup>12</sup>
4. Micro NGO to small business commercial bank: The experience of Banco Procredit of El Salvador, Stephan Queck
5. Downscaling experience of BBVA and Fundación del BBVA, Manuel Méndez Del Rio, Director

Questions and Answers

10:45 - 11:00 am      Coffee-break

11:00 - 12:00 pm      Programs that successfully promote extending banking service to smaller businesses

Moderator: Pietro Masci, IDB

1. IDB's lines of credit, technical assistance programs and new initiatives, Carolin Crabbe
2. MIF equity, technical assistance and training programs and future directions, Tomas Miller, MIF
3. IIC lines of credit, FINPYME and future directions, Carlos Roa, IIC

Questions and Answers

12:00 - 12:30 pm      Role of ASBA and FELABAN in leading the Agenda for Banking on Small Business

1. FELABAN's initiatives, TBC
2. ASBA initiatives, TBC

12:30 - 1:00 pm      Closing remarks - Antonio Vives

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