



Balance Sheet Recovery of Households and Firms

A one-day conference hosted by the Central Bank of Ireland at
Institute of Bankers, North Wall Quay, Dublin 1
30 January 2015

Programme

- 9:15-9:30** Registration and coffee
- 9:30-9:45** Opening remarks – Patrick Honohan, Governor, Central Bank of Ireland

Session 1

9:45-11:00 Mortgage lending

Irish mortgage market; recent trends – **Conor O’Toole**, Central Bank of Ireland

Mortgage default – are first-time buyers different? **Conor O’Toole**, **Robert Kelly** and **Terry O’Malley**, Central Bank of Ireland

11:00 – 11:15 *Coffee*

Session 2

11:15 – 12:30 Household financing and mortgage modification

Irish households during the crisis: insights from a survey of mortgage holders – **Yvonne McCarthy**, Central Bank of Ireland

Mortgage modifications and mortgage performance – **Christian Danne** and **Anne McGuinness**, Central Bank of Ireland

12:30 – 13:30 *Lunch*

Session 3

13:30 – 15:15 Small and Medium Enterprises

SME Market overview - **James Carroll**, Central Bank of Ireland

Property debt overhang – the case of Irish SMEs – **Fergal McCann** and **Tara McIndoe-Calder**, Central Bank of Ireland

Debt overhang and firm performance – **Martina Lawless**, Economic and Social Research Institute and **Conor O’Toole**, Central Bank of Ireland

15:15-15:45 *Coffee*

15:45 – 17:00

Keynote address

Balance sheet repair: cross-country lessons – **Stijn Claessens**, International Monetary Fund

Conference Ends