

## DANIEL ODA

---

### Central Bank of Chile

Agustinas 1180,  
Santiago, Chile  
P.C. 8340454

Telephone: +56 2 2670 2732

[dodaze@bcentral.cl](mailto:dodaze@bcentral.cl)

---

**FIELDS OF INTERESTS:** Banking; Financial system; Credit market; Risk Management; Financial innovation; Macro and micro-prudential supervision; and Regulation.

### AFFILIATION

**Banco Central de Chile**, Financial Stability Unit  
Senior Economist, 2017 – Present

### EDUCATION

**Universidad de Chile**, Doctorate in Business Administration – Finance (student), 2019-23.  
**Universitat Pompeu Fabra**, Master Degree in Advanced Studies, 2012.  
**Barcelona Graduate School of Economics**, M.A. in Economics and Finance, 2011.  
**Universidad de Chile**, M.A. in Economics, 2005.  
**Universidad del Pacifico**, B.A. in Economics, 2001.

### PAST WORK EXPERIENCE

Analist, *Banco Central de Chile*, 2007-2017.  
Assistant Researcher, *Grupo de Análisis para el Desarrollo (GRADE)*, 2000-2004.

### PUBLICATIONS

- [5] **“Characterization of the Chilean Financial Cycle, Early Warning Indicators and Implications for Macro-Prudential Policies,”** Latin American Journal of Central Banking, Vol. 2, Issue 1, March 2021 (with Juan-Francisco Martinez).
- [4] **“Stress Test on Market Risk: Sensitivity of banks’ balance sheet structure to interest rate shocks,”** Journal The Chilean Economy, Vol. 20 N°1 April 2017 (with Juan-Francisco Martinez).
- [3] **“Medición del Riesgo (neutral) Cambiario Chileno: Incorporación de la información de mercado de las opciones,”** Journal The Chilean Economy, Vol. 18 N°3 December 2015 (with Luis Gonzales).
- [2] **“Agrupación de Instituciones Bancarias a Partir del Análisis de Clúster: Una Aplicación al Caso de Chile,”** Journal The Chilean Economy, Vol. 17 N°2 August 2014 (with Alejandro Jara).

[1] **“Consumer Banking and Credit Risk,”** Journal The Chilean Economy, Vol. 12(3), pages 59-77, December 2009 (with Rodrigo Alfaro and Daniel Calvo).

#### **WORKING PAPERS**

[12] “Pass-through from monetary policy to bank interest rates: A-symmetry analysis,” Central Bank of Chile Working Papers N°944; 2022 (with Juan-Francisco Martinez and Gonzalo Marivil).

[11] “Caracterización del sector bancario chileno: 1990-2020,” mimeo in “Intermediación Financiera y Banca Central en Chile;” Central Bank of Chile, December 2021 (with José Matus and Gonzalo Marivil).

[10] “An Index of Banking Synchrony and Financial Cycles in Chile,” Central Bank of Chile Working Papers N°841; 2019 (with Juan-Francisco Martinez).

[9] “Characterization of the Chilean Financial Cycle, Early Warning Indicators and Implications for Macro-Prudential Policies,” Central Bank of Chile Working Papers N°823; 2018 (with Juan-Francisco Martinez).

[8] “Taxonomy of Chilean Financial Fragility Periods from 1975 to 2017,” Central Bank of Chile Working Papers N°822; 2018 (with Juan-Francisco Martinez and Jose Matus).

[7] “Bank’s Lending Growth in Chile: The Role of the Senior Loan Officers Survey,” Central Bank of Chile Working Papers N°802; 2017 (with Alejandro Jara and Juan-Francisco Martinez).

[6] “Uncovering Our Self-Imposed Limits: Changes in Loan-to-Value and the Mortgage Market,” Central Bank of Chile Working Papers N°737; 2014 (with Fernando Sepulveda).

[5] “Introducing Liquidity Risk in the Contingent-Claim Analysis for the Banks,” Central Bank of Chile Working Papers N°681; 2013.

[4] “Supply and Demand Identification in the Credit Market,” Central Bank of Chile Working Papers N°571; 2010 (with Pablo Garcia and Mauricio Calani).

[3] “Competencia y Toma de Riesgo en el Mercado de Créditos de Consumo Bancario Chileno (1997-2009),” Central Bank of Chile Working Papers N°562; 2010 (with Nancy Silva).

[2] “Caracterización de las colocaciones bancarias en Chile,” Economic Statistics Series N°73, Central Bank of Chile; 2009 (with Nancy Silva and José Matus).

[1] “Banking Risk Exposure,” Central Bank of Chile Working Papers N°503; 2008 (with Rodrigo Alfaro and Daniel Calvo).

#### **WORK IN PROGRESS**

[1] “Global financial cycles and the application of CCyB in Chile,” (with Andrés Alegría and Barbara Ulloa).

**LANGUAGES:** English (fluent), Spanish (native).

**NATIONALITY:** Peruvian.