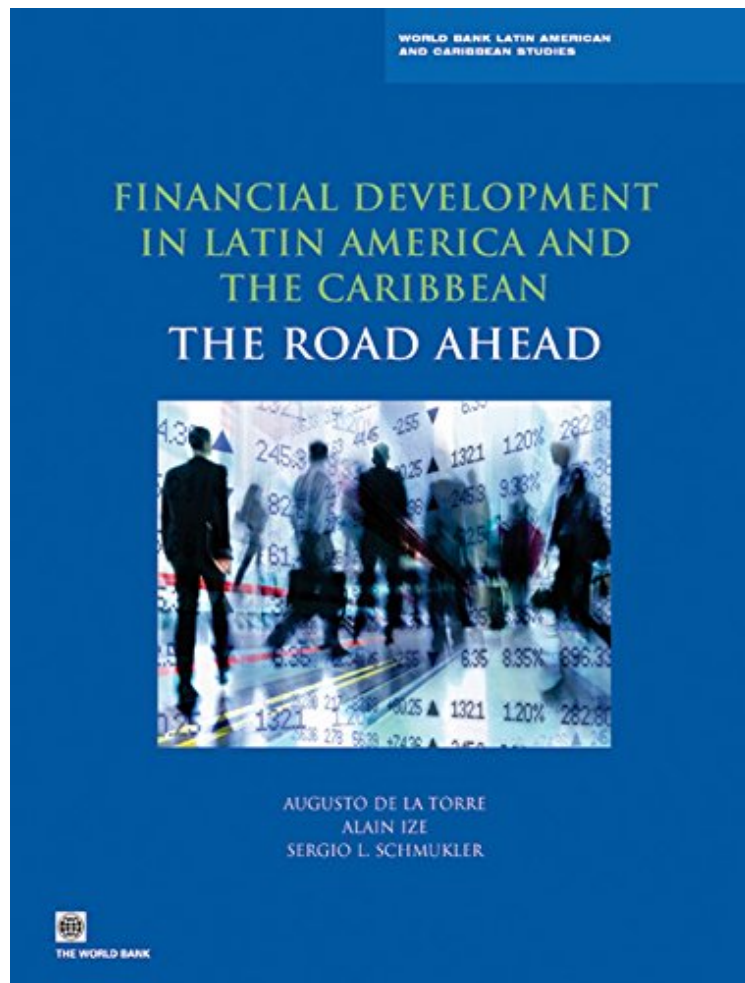


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Financial Development in Latin America and the Caribbean: The Road Ahead (Latin America and Caribbean Studies)

Augusto de la Torre, Alain Ize, Sergio L. Schmukler
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During the 1980s and 1990s, financial sectors were the Achilles heel of economic development in Latin America and the Caribbean (LAC). Since then, these sectors have grown and deepened, becoming more integrated and competitive,

with new actors, markets, and instruments springing up and financial inclusion broadening. To crown these achievements, the regions financial systems were left largely unscathed by the global financial crisis of 200809. Now that the successes of LACs macrofinancial stability are widely recognized and tested, it is high time for an in-depth stocktaking of what remains to be done. Financial Development in Latin America and the Caribbean: The Road Ahead provides both a stocktaking and a forward-looking assessment of the regions financial development. Rather than going into detail about sector-specific issues, the report focuses on the main architectural issues, overall perspectives, and interconnections. The reports value added thus hinges on its holistic view of the development process, its broad coverage of the financial services industry beyond banking, its emphasis on benchmarking, its systemic perspective, and its explicit effort to incorporate the lessons from the recent global financial crisis. Financial Development in Latin America and the Caribbean: The Road Ahead builds on and complements several overview studies on financial development in both LAC countries and the developing world that were published in the past decade. It will be of interest to policy makers and financial analysts interested in improving the financial sector in the LAC region.