

## **Helsinki GSE Industrial Organization Workshop**

Date: December 9, 2025, Venue: Room T003, Aalto University School of Business,  
Ekonominaukio 1, Espoo

Full papers: 30 min presentation, 5 min discussant, 10 min general discussion (45 min in total)

Shorter presentations: 20 min presentation, 5 min discussant, 5 min general discussion (30 min in total)

### **10:15-11:00 Maija Järvenpää (Bank of Finland)**

Effects of Public Loan Guarantees on Credit Growth: Evidence from Randomly Assigned Examiners

Discussant: Ari Hyytinen (Hanken)

### **11:00-11:30 Helena Rantakaulio (Aalto University)**

Simultaneous Competition in Public Procurement and in the Private Market:  
Physiotherapy Services

Discussant: Leopold Monjoie (Aalto University)

### **11:30-12:00 Matias Pousi (Aalto University)**

Reference Pricing & Compensations to Downstream: A Path to Profits?

Discussant: Saara Hämäläinen (University of Helsinki)