



**THE YOUNG ECONOMISTS' SEMINAR SELECTION COMMITTEE  
HAS ASSIGNED THE AWARD TO**

**Mr. Lukas Diebold**

for the best presentation of paper

**“When Two Become One:  
Foreign Capital and Household Credit Expansion”**

at the 16th Young Economists' Seminar organised in conjunction with  
the 29th Dubrovnik Economic Conference.

Dubrovnik, Croatia  
May 25, 2023

The YES Selection Committee

Randall K. Filer

Iftekhar Hasan

Evan Kraft

Paul Wachtel

Dubravko Mihaljek



CROATIAN NATIONAL BANK  
EUROSYSTEM