

Members of The European Mortgage Federation

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FULL MEMBERS	Belgium	Union Professionnelle du Crédit (UPC)
14 Member Organisations	Czech Republic	Czech Mortgage Banks Committee
12 Countries	Denmark	Association of Danish Mortgage Banks
	France	Association Française des Etablissements de
		Crédit et des Entreprises d'Investissement
		(AFECEI)
		Caisse de Refinancement de l'Habitat (CRH)
	Germany	Association of German Pfandbrief Banks (vdp)
	Hungary	Hungarian Banking Association
	Ireland	Banking and Payments Federation Ireland
		(BPFI)
	Italy	Italian Banking Association (ABI)
	Netherlands	Dutch Banking Association (NVB)
		ING Domestic Bank NL
	Romania	Romanian Association of Banks (RAB)
	Spain	Spanish Mortgage Association (AHE)
	Sweden	Swedish Bankers' Association
OBSERVER MEMBERS	Germany	European DataWarehouse
E Mombor Organisations	Italy	AmTrust International
5 Member Organisations 3 Countries		Associazione Società di Valutazioni
5 Countries		Immobiliari per le Banche (ASSOVIB)
	United Kingdom	Building Societies Association (BSA)
		International Valuation Standards Council
		(IVSC)