

9th EEMI BAUHAUS EVENT

Tuesday, 23 November 2021, 14h00-16h00 (CET)

Online

AGENDA

1. **14h00 - Welcome – Luca BERTALOT, EEMI Coordinator**

2. **14h05 - Keynote address – RUTH REICHSTEIN, European Commission, I.D.E.A.**

I.D.E.A. is an advisory service that provides innovative ideas and a unique space for interdisciplinary research and collaboration on core Commission priorities. It accelerates ideas for concrete action and reports directly to the Commission president.

The New European Bauhaus is a creative and interdisciplinary initiative, convening a space of encounter to design future ways of living, situated at the crossroads between art, culture, social inclusion, science and technology. It brings the Green Deal to our living places and calls for a collective effort to imagine and build a future that is sustainable, inclusive and beautiful. The presentation will especially highlight the possible role for investors and the finance sector within the New European Bauhaus initiative.

Presentations

3. **14h20 – European Mortgage Federation – European Covered Bond Council (EMF-ECBC)**

Regulatory and Supervisory Landscape for EEMs

Jennifer Johnson, Deputy Secretary General

The regulatory and supervisory landscape for EEM, at the heart of which is the EU Taxonomy, is vast, complex and interconnected. It will present far reaching consequences for banks' entire value chains, impacting on their business models and strategies, governance structures and disclosure, and will require significant implementation efforts for the coming months and years.

In this presentation, Jennifer will outline the key elements of the regulatory and supervisory landscape for EEM and the broader EEM value chain and highlight the key impacts and opportunities for banks.

4. 14h40 – Copenhagen Economics

Climate Risks and Green Mortgages

Jonas Bjarke Jensen, Managing Economist

The presentation will discuss how the risks entailed in transforming a carbon-neutral economy can be analysed, using the mortgage portfolio as an illustrative case. The focus will be on how already developed principles, e.g. by ECB, BIS, NGFS and TCFD can be applied on an institutional level to assess risks. Then, using the case of the EU average mortgage portfolio, Jonas will provide concrete numbers on the likely impact on credit quality and solvency ratio. Finally, based on the analysis, the presentation will discuss implications for the prudential regulation of mortgages in general and energy efficient mortgages in particular.

5. 15h00 – CRIF

A new Paradigm for a Living Home Ecosystem

Andrea Martellone, Digital Platform Business Development & Ecosystem Strategy Senior Director

Francesco Portioli, Real Estate Consultant

Today Banks are called to play their part in addressing today's environmental and social concerns, and by CRIF's point of view, an "Home and Digital living Ecosystem" around Green Efficiency can support the central role of banks to tackle the crisis and build the «NEW GREEN NORMAL». Moreover, this new paradigm for a living Home Ecosystem can boost banks' intimacy with their customers, delivering innovative products and services, increase revenues and CLV while addressing efficiency within ESG standards.

6. 15h20 – E.ON

New Green Mortgage Proposition – Appeal and Relevance across 8 European Markets

Ligia Bogdan, Senior Manager Global Solutions Future Energy Home & eMobility

A sneak peak into a comprehensive customer research testing clarity, appeal and relevance of green mortgages across 8 markets: Germany, Sweden, Italy, The Netherlands, Hungary, Romania, Spain and Portugal.

7. 15h40 – London School of Economics & Political Science

Report on COP26: Reflection from Glasgow

Danae Kyriakopoulou, Senior Policy Fellow

The presentation will focus on the outcome of COP26 - analysing its potential impact on the climate transition and the role of the financial sector in that process. First, she will answer whether pledges made during the event are credible and lead to concrete actions. Next, Danae will present an objective overview of the event, showing how COP26 can shape the political framework and foster the green transition. Finally, she will focus on the Glasgow Financial Alliance for Net Zero and its potential impact, analysing the power of the financial ecosystem.