

# 5th EEMI BAUHAUS EVENT

26 April 2021, 14h00-16h00 (CEST)

Online

## AGENDA

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1. Welcome – Luca BERTALOT, EEMI Coordinator
2. Introduction by the Moderator – Richard KEMMISH, Richard Kemmish Consulting

### Presentations

Each presentation will be followed by a 15 minutes **Question & Answer Session** open to all participants

3. 14h00 – OP Mortgage Bank

### OP Mortgage Bank's green journey from building the Green Covered Bond Framework to issuing the first Green Covered Bond in Finland.

*OP Financial Group is the leading bank in Finland with a market share of 39% in mortgage loans. As we aim at becoming a regular issuer of green covered bonds, we created a statistical model to assess the energy efficiency of the collateral for which EPCs were not publicly available. Acknowledging the time it took us to build and integrate a process that automatically tags green loans into our regular pooling, we are very proud of our in-house work in building this model.*

4. 14h30 – Caja Rural de Navarra

### EU Taxonomy and its impact on banking strategy: a retail banking perspective.

*The EU Taxonomy will impact all banking activities, from governance and reporting to disclosures and funding. However, nothing will be more transformative for the industry than the impact on its banking book (securities and loans portfolios). Moreover, this impact has the potential to unfold into key banking issues such as capital requirements and even asset quality. How can retail banks' strategies adapt?*

## 5. 15h00 – [European Commission, DG ECFIN \(InvestEU\)](#)

### The InvestEU Programme: support for scaling-up finance for sustainable investments.

*The presentation provides information on the InvestEU Programme, notably the InvestEU Fund, to scale-up finance for investment, with a focus on sustainable investments.*

## 6. 15h30 – [InnoEnergy SE, Naturgy Foundation](#)

### Building refurbishment initiatives and business models.

*Europe set itself an ambitious target: to be the first climate-neutral continent in 2050. To realize the climate goals, acceleration of the refurbishment of existing buildings is imperative (up to at least 2-3% per year). Despite a variety of subsidy schemes to promote energy efficiency on product, technology and building level, the uptake of deep renovation or even shallow renovation is still limited. The rate at which new buildings either replace this old stock, or expand the total stock, is low (about 1% a year).*

*In this presentation an overview is provided of different initiatives, business models, experiences and success cases, addressing the refurbishment of existing buildings across the world. The overview is intended to provide insights on the specific barriers, solutions and results.*