

# 4th EEMI BAUHAUS EVENT

29 March 2021, 14h00-16h00 (CET)

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 – Base**

### Driving Investment in EE with Energy Savings Insurance model

*BASE will present the Energy Savings Insurance (ESI) model, a model first created in Latin America and currently in implementation in Italy, Portugal and Spain in the H2020 funded project ESI Europe. The model combines financial and non-financial elements to drive investment in energy efficiency upgrades, especially by small and medium sized enterprises (SMEs).*

4. **14h30 – Crif**

### Building Energy Efficiency Simulator – BEES

*CRIF Real Estate Services will present BEES, the simulator developed to support financial institutions and customers in the green transition of the real estate market, identifying potential energy-efficient residential properties' refurbishments.*

5. **15h00 – Nationwide**

### Energy efficiency vs. default probability

*This presentation aims to show the result of the research conducted on the relationship between energy efficiency and the default probability.*

*The correlation analysis suggests that customers that own higher energy efficient properties seem to be less likely to default and to fall into arrears, even after controlling for customer, property, and mortgage characteristics that might*

*affect this relationship. Energy efficient rating is statistically significant after including it in the IRB behavioural scorecard which allows a better allocation of capital according to the energy efficiency of the property. Results are obtained on a sample containing 650,000 residential properties from Nationwide Building Society portfolio.*

## 6. 15h30 – [Crédit Agricole Italy](#)

### Structuring of the first issue of a Green Covered Bond on the Italian market.

*The issuance of Crédit Agricole Italia's Green Covered Bond took place within the Casa Green Bond Framework, applicable for all Group entities.*

*The Framework has been integrated with an Annex defining the pool selection criteria: residential mortgage loans aimed at the purchase of highly energy-efficient properties. The operation was possible thanks to 4 years of data collection.*