

# 14th VIRTUAL EEMI BAUHAUS EVENT

Monday, 27 June 2022, 14h00-16h00 (CEST)

## AGENDA

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**Welcome & introductory remarks – Luca BERTALOT, EEMI Coordinator**

**Moderation – Richard KEMMISH, Richard Kemmish Consulting**

### Presentations

*Each presentation will be followed by a 10-minute Question & Answer Session open to all participants*

**14h00 – Gruppo MutuiOnline**

**The Green Mortgage Market in Italy: growth and opportunities**

**Nicoletta Papucci, Chief Marketing Officer**

*This presentation will give an overview of the evolution of the green mortgage market in Italy in the last two years based on over a million of proprietary datapoint of MutuiOnline.it, the largest online mortgage broker in Italy. We will explain the reasons underlying the market growth and compare the profile of customers interested in green and traditional mortgages, finding significant differences. We will also highlight how brokers now play an important role in shaping this market and finally touch on how the green loan market is going in a different direction, also because of a lack of product taxonomy.*

**14h30 – ING Bank**

**Sustainable Covered Bonds – In the cross fire of ESG regulation**

**Maureen Schuller, Head Financials Sector Strategy**

*While issuance volumes in sustainable covered bonds remain relatively modest to date, covered bonds are by their nature right in the cross fire of the ESG regulatory developments in Europe. Not only will the EU taxonomy regulation, and related EU green bond standard, form a key reference point for investors when assessing the contribution of covered bonds towards environmentally sustainable objectives, the dominant asset class securing covered bonds, ie building loans, are also at the heart of Europe's regulatory initiatives to improve the energy efficiency of buildings. Meanwhile, developments in the field of ESG sustainable securitisations give rise to further questions on what more could be in store for the sustainable covered bond market.*

## 15h00 – [Sustainable Fitch](#)

### Fitch's approach to ESG: impact and financial materiality

Carmen Muñoz, Global Head of Risk

*In this presentation we explain the two different angles from which Fitch Group looks at ESG. First, the ESG impact on credit ratings through ESG Relevance Scores. Second, we explain the process of assigning pure ESG Ratings to individual entities and to Green, Social, Sustainable and Sustainability-Linked debt instruments and the extent to which they contribute to environmental and social objectives. Our approach is based on an analysis of actions, outcomes, impacts and activities, in addition to policies and broader commitments.*

## 15h30 – [InCol](#)

### Applying proprietary and third-party mortgage data to better manage climate risk

Frank Wall, Executive Director and Joint Founder

*The need for accurate, incisive, and timely information is critical in a global market where mortgages are more transferable than ever between institutions. The current focus on sustainability and climate risk management by institutional investors, and further, the questions now being posed by regulators accentuates the need for relevant, timely, and dynamic information. InCol Intelligence© has been built drawing on InCol's in-depth knowledge and experience across financial markets, its engagement with multiple stakeholders across the mortgage sector; and, its in-house technical expertise to design, build and implement solutions for the evolution of the platform. InCol, as a result, is truly a Fintech business.*