



# Agenda

## Social Policy & Mortgage Lending – The Danish Mortgage Model in a European perspective

Thursday 9<sup>th</sup> November – 13h30 – 17h00

Friday 10<sup>th</sup> November 2017 – 9h30 – 13h

Venue: Finans Danmark  
Amaliegade 7, Copenhagen 1256, Denmark

Thursday, 9<sup>th</sup> November

### 13.00 Registration and Coffee

### 13.30-13.50 Welcome address and presentation of participants

Ane Arnth Jensen, Deputy CEO, Finance Denmark  
Annemie Drieskens, President of COFACE Families Europe

### 13.50-14.40 Introduction to the Danish Mortgage Model and how it works

Carsten Nøddebo Rasmussen, CEO Realkredit Danmark and Chairman of The Association of Danish Mortgage Banks  
Q&A (20 min)

### 14.40-15.00 Coffee break

### 15.00-15.50 The Danish Mortgage Model and social policy

*How does it help fulfil certain ethical and social objectives and how does it fit more broadly within the Danish context.*

Morten Skak, Associate Professor at University of Southern Denmark  
Q&A (20 min)

### 15.50-16.40 The Danish Mortgage Model and the EU context

*How does it fit within the EU regulatory framework, what is its relation with other financial service providers, what are the threats to its survival, is it sustainable, what could be interesting for other EU countries?*

Thomas Brenøe, Head of consumer protection department at The Danish Financial Supervisory Authority  
Q&A (20 min)

### 16.40-17.10 Exchange and comments from participants on the Danish Mortgage Model

### 17.10 Information about networking dinner and a glass of wine to end the day

### 19.00 Networking dinner

Restaurant Pluto, Borgergade 16, 1300 København K

Friday, 10<sup>th</sup> November

**9.15-09.30 Coffee and croissants**

**9.30-11.00 Families Europe: Experiences from other countries in accessing mortgage credit - challenges and state of play**

Jean-Bernard Audureau, ASGECO, Spain  
Fabien Tocqué, UNAF, France  
Pierre Colignon, Fonds Wallon du Logement, Belgium  
Harry O'Rahilly, CCPC, Ireland

Q&A (20 min)

**11.00-11.30 Coffee break**

**11.30-12.30 Europe and Financial Inclusion – investor and consumer perspectives**

Aleksandra Maczynska, Better Finance  
Olivier Jérusalmy, European Financial Inclusion Network (EFIN) and Finance Watch  
Anne Fily, Consultant in Consumer Affairs for BEUC, EFIN and Finance Watch

Q&A (20 min)

**12.30-13.00 Conclusions and the way forward**

Martin Schmalzried, COFACE Families Europe  
Kaare Christensen, Finans Danmark

**13.00 Networking lunch.**