

CONFERENCE

# ***AFME's UK Residential Mortgage Seminar and Networking Event***

**05 March 2024 / Simmons & Simmons**

**17:00 / Arrival and registration**

**17:45 / Welcome remarks**

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Includes attendee participation: observations and comments; Q&A.

## OVERVIEW

- / Impact of the macro-economic climate (interest rate trends, inflation, property price fluctuations) on the UK mortgage market; pool performance across different mortgage classes.
- / Non-bank lenders – opportunities and challenges, net interest margin (NIM) and return on equity (RoE); funding options.
- / Term Funding SME scheme (TFSME) refinancing – refinancing options; relative value between RMBS, Covered Bonds, others.
- / Investor appetite – supply and demand, rise of mezzanine investors; search for yield.
- / Key themes during the next 24 months.

## MODERATOR



**Amer Siddiqui**

Partner, Asset-Backed Finance and Securitisation, Simmons & Simmons

## SPEAKER S



**Tristan Cheesman**

Managing Director: Head of EMEA/APAC ABS Structured Finance Syndicate, Bank of America



**Steve Harrison**

Director – Debt Capital Markets, Together Money



**Rod Lockhart**

Chief Executive Officer, LendInvest



**John Millward**

Managing Director, Head of ABS EMEA, HSBC Bank



**Damian Thompson**

Chief Asset Management Officer and Interim CEO, Starling Bank and Fleet Mortgages

## 19:00 / Guest Speakers

### OVERVIEW

- / **Mark Collier**, Managing Director, **Jefferies**, will speak about rise of mezzanine financings and related considerations.
- / **Arjan Verbeek**, Chief Executive Officer and Co-Founder, **Perenna Bank**, will speak about developments in mortgage products.
- / **Emma Lance**, Senior Lawyer, **Linklaters**, will speak about Nationwide's innovative "stock and drop" programme.
- / **Jennifer Aubry**, Counsel, **Simmons & Simmons**, will speak about evolution in master trust technology.

## 19:20 / Closing remarks

## 19:25 / Networking reception