CONFERENCE

AFME's UK Residential Mortgage Seminar and Networking Event

05 March 2024 / Simmons & Simmons

17:00** / **Arrival and registration

17:45 - 18:00

Welcome remarks

PANEL DISCUSSION

18:00 - 19:00

UK Residential Mortgage Finance Market Update and Key Themes

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

Speakers



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



John Millward
Managing Director, Head of ABS EMEA, HSBC Bank



Rod Lockhart
Chief Executive Officer, LendInvest



Steve Harrison
Director – Debt Capital Markets, Together Money



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

19:00 - 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 - 01:30

Closing remarks

19:25 / Networking reception