

From: FISMA DDG
Sent: lundi 15 novembre 2021 09:51
To: [REDACTED]@efbs-bausparkassen.org
Subject: RE: Meeting request

Dear [REDACTED]

Thank you very much for your kind message to Ms Jour-Schröder. She has asked me to reply.

Ms Jour-Schröder would be pleased to meet with [REDACTED] on Wednesday 1 December. We could propose a slot at 15h00. Shall this slot not suit [REDACTED]'s agenda I trust we can find a suitable alternative.

Kind regards,

[REDACTED]

Deputy Director General



European Commission

DG FISMA - Directorate-General for
Financial Stability, Financial Services and Capital Markets Union

[REDACTED]
Rue de Spa 2 – 1049 Bruxelles

[REDACTED]
web: <http://ec.europa.eu/finance>



The views expressed in this e-mail are my own and may not,
under any circumstances, be interpreted as stating an official
position of the European Commission.

From: [REDACTED]@efbs-bausparkassen.org>
Sent: Friday, November 12, 2021 3:46 PM
To: JOUR-SCHROEDER Alexandra (FISMA) [REDACTED]
Cc: [REDACTED]@vdpb.de>; [REDACTED]@efbs-bausparkassen.org>; [REDACTED]@efbs-bausparkassen.org>
Subject: Meeting request

Dear Ms Jour-Schroeder,

I hope this email finds you well.

We are representing the European Federation of Building Societies. Our organisation is an association of specialised credit institutions (Bausparkassen) promoting the financing of home ownership. In compliance with the strict legal provisions, Bausparkassen offer contractual savings schemes to their customers and grant them loans secured by mortgages. Bausparkassen mainly finance sustainable private housing and energy efficient modernisations and renovations. Based on the cooperative funding idea, Bausparkassen enable asset formation for broad sections of the society and thus contribute to social sustainability goals. Likewise, Bausparkassen ensure access to finance for lower- and middle-income households. In general, Bausparkassen are traditional private housing financiers operating in the low-risk lending business.

[REDACTED] wants to kindly ask you if you are available for a bilateral exchange in Brussels on 1 December 2021 on current topics relevant for the European Bausparkassen (e.g., the review of the mortgage credit directive, Green Finance and the implementation of the final Basel III framework into European law)?

Looking forward to your response.

Kind regards,

[REDACTED]

^^
European Federation
of Building Societies

[REDACTED]

Rue Montoyer 25
B - 1000 Bruxelles

[REDACTED]

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