

# Convergence Romania Financial Sector Modernization

Special Projects Initiative Public-Private Steering Committee



## *Workshop on the International Experience with Lending Databases (Mortgage Loan Servicing and Loss Given Default Databases)*

### **Romanian Banking Association**

Str. Sfânta Vineri nr. 34, bloc A6, sector 3, București-030205

**Tuesday, 19 December, 2006**

**Starting at 9 a.m.**

#### **Guest speakers:**

Ms. Claudia Pasquini<sup>1</sup>, Research Department, Italian Banking Association

Mr. Angelo Peppetti<sup>2</sup>, Credit Department, Italian Banking Association

### **Agenda of the Workshop**

- 9:00 a.m. Welcome address (by SPI Secretariat)
- 9:05 a.m. The Italian experience with mortgage loan servicing and loss given default databases. The public-private involvement; governance, structure, and information flow for the two databases (by Ms. Pasquini)
- 10:00 a.m. The setting up of a database for calculating the probability of default (PD) and the loss given default (LGD) in residential mortgage lending (by Mr. Peppetti and Ms. Pasquini)
- 11:00 a.m. Possible steps for the establishment of mortgage loan servicing and LGD databases in Romania (by Ms. Pasquini and Mr. Peppetti)
- 11:30 a.m. Relevant experience with credit registries in Italy (by Mr. Peppetti)
- 11:45 a.m. Concluding Remarks (by SPI Project Manager, Mr. Arion Negrila)
- 12:00 a.m. End of workshop.

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<sup>1</sup> Ms. Pasquini is a Credit Risk and Operational Risk Senior specialist in ABI's interbanking working groups on Basle 2, Capital Requirement Directive and National Implementation Rules. Ms. Pasquini is also the Italian Representative at the Capital Adequacy Working Group of the European Banking Federation Secretary of DIPO (Italian Consortium for Operational Risk Losses).

<sup>2</sup> Mr. Peppetti is a specialist in ABI's Credit and International Department. Italian Representative in working groups of European Banking Federation and Mortgage Banking Federation. Mr. Peppetti is responsible for credit risk mitigation and securitization projects.