

ASF International Investor Seminar

Australian Securitisation Market Update

Thursday 15 July, 2021

Speakers



Karolina Popic

**Partner – Debt Capital Markets
and Securitisation**

Allen & Overy

www.allenoverly.com

Karolina is a partner in Allen & Overy's capital markets team and her expertise spans across the entire debt capital markets, acting in connection with secured (securitisation and covered bonds) and unsecured funding transactions.

Karolina specialises in securitisation and covered bonds. She has significant experience across residential mortgage-backed and asset-backed securities in domestic, US (both SEC-registered and Rule 144A offerings) and Euro markets, acting for all participants involved including originators, issuers, trustees and investors. She also has extensive experience across a range of other asset classes and the sellers of pools of receivables (including securitised receivables) and securitised products.

Karolina has been acknowledged as a "Leading Lawyer" for Capital Markets – structured finance and securitisation in IFLR 1000 Australia. Karolina has been named as one of IFLR1000 Women Leaders for 2021. She is also a member of the ASF's Regulatory & Prudential sub-committee.

Karolina holds a Bachelor of Commerce and a Bachelor of Laws from the University of New South Wales.



Fiona Gaal

Director – Structured Products

**Australia and New Zealand
Banking Group**

www.anz.com

Fiona is a Director in the Structured Capital Markets team at ANZ and has over 20 years' experience in banking and finance. Her current role includes arranging both public and private RMBS, ABS and trade receivable transactions in both Australia and New Zealand.

Fiona has previously worked in a variety of roles at Colonial State Bank, Commonwealth Bank of Australia and St. George Bank and is member of the Women in Securitisation sub-committee of the Australian Securitisation Forum.

Fiona is an active member of the ASF's Women in Securitisation sub-committee. She holds a Bachelor of Economics from The University of Adelaide.



Kelly Mantova

Head of Asset Backed Securities
Deutsche Bank

www.db.com

Kelly is the head of asset backed securities (ABS) for Deutsche Bank's business in Australia and New Zealand, focusing on the origination, warehousing and distribution of securitised product for leading issuers both locally and globally.

She also has extensive experience financing the acquisition of ABS businesses, establishing new programmes for alternative ABS assets and bringing new issuers to market.

Kelly has been with Deutsche Bank since 2011.



Sarah Milne

Managing Director, Fixed Income
(London)

Macquarie Bank

www.macquarie.com

Sarah has experience in a wide range of asset classes, particularly relating to distribution of European and Australian assets to UK & European investors, including: auto ABS; equipment ABS; prime, BTL and non conforming RMBS; infrastructure; and Commercial Real Estate. Sarah specialises in bringing inaugural, or non standard issuers to the market, helping them achieve a steady investor base and repeat programme status. She has also been instrumental in helping programmes issue in multi currencies.

Prior to joining Macquarie in 2011, Sarah worked at Investec for 5 years in structured credit. Sarah previously worked at Barclays Capital on the European securitisation team. She has an MA in PPE from Worcester College, Oxford University.



Bianca Spata

Group Treasurer
hummgrou

www.humm-group.com

Bianca is the Group Treasurer at hummgrou, a diversified full-service payments company with leading offerings in buy now pay later, revolving credit and SME finance. In this role, Bianca is responsible for management of the group's liquidity, capital and funding programmes across Australia, New Zealand, Ireland, U.K. and Canada. Bianca has led several market-first securitisation transactions during her time at hummgrou in support of the group's consumer and commercial receivables books.

Bianca has extensive experience in debt capital markets and securitisation across a range of asset classes and geographies. Prior to joining hummgrou in 2017, she spent over 10 years as a lawyer advising issuers, financiers and other participants in connection with domestic and offshore securitisation, covered bond and debt capital markets transactions in senior roles at both Allen & Overy and Clayton Utz.

Bianca was appointed to the Australian Securitisation Forum's National Committee in 201. She is an active contributor to the Australian and New Zealand securitisation markets through this role and her role on a number of ASF sub-committees supporting initiatives across the industry.

Bianca holds a Bachelor of Commerce (Finance and Accounting) and a Bachelor of Laws (Honours) from Macquarie University together with a Master of Laws from the University of New South Wales.



Sarah Samson

**Head of Securitisation
Origination**

National Australia Bank

www.nab.com.au

Sarah Samson was appointed to the role of Head of Securitisation at National Australia Bank, in 2016. This is a global securitisation business covering Australia, New Zealand, and UK.

She has been in the securitisation team at NAB for the past 8 years, and worked at Standard and Poor's in structured finance ratings in Melbourne and London prior to this, as a primary rating analyst and contributing to criteria and research.

Sarah is well known to most issuers, investors, and other counterparties (law firms, rating agencies etc.) through her work on many transactions during her time in the industry, and has been the primary lead on many securitisation transactions which NAB has arranged and led, globally.

Sarah is a member of the ASF's National Committee, is Chair of the ASF's Women in Securitisation sub-committee and a member of the ASF's Industry & Markets Subcommittee.

Sarah has a double undergraduate degree from Monash University (Business Management and Business Marketing), and a Masters of Applied Finance (Melbourne University).



James Austin

Chief Financial Officer

Firstmac

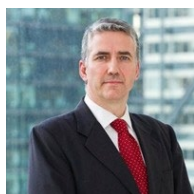
www.firstmac.com.au

James is the CFO of Firstmac Limited, a role he has held since 2005. He has a wealth of knowledge in treasury and capital markets and expertise in debt, equity, and derivative markets.

He managed the acquisition and integration of HSBC's \$2.2 billion residential mortgage portfolio in 2006, has overseen the issuance of more than \$29 billion of RMBS, and managed Firstmac through volatile global funding markets.

James started his career at KPMG in Brisbane where he attained his ACA qualifications with the Institute of Chartered Accountants. He has since worked for CSFB, Abbey National, and HSBC.

He has a Bachelor of Business (Accounting) from the Queensland University of Technology.



Neil Calder

Director, Head of Portfolio

Management - Credit

**European Bank for
Reconstruction & Development**

www.ebrd.com

Neil has worked at the European Bank for Reconstruction & Development for over 15 years where he is Director, Head of Portfolio Management – Credit.

Prior to joining the European Bank for Reconstruction & Development, he held senior portfolio management roles with J.P. Morgan and One Bank.

Neil holds a Master's degree in Geography from the University of Dundee.