

23 - 25 April 2019

Riga, Latvia

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#ECBCPlenaryRiga

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Dear Delegate,

On behalf of the Chairman of the European Covered Bond Council (ECBC), Mr Niek Allon, we welcome you to the **29th ECBC Plenary Meeting**.

We are delighted to host you in Riga today and would like to express our gratitude to our event sponsors.

This is a significant moment for the covered bond industry. The legislative package provides a basis for enhanced harmonisation of the asset class and ensures that covered bonds remain central to the Capital Market Union (CMU). The EMF-ECBC has played a pivotal role in facilitating the constructive dialogue between the industry and the EU institutions.

The Plenary session panels are a rare and valuable opportunity to engage all market stakeholders together. We therefore invite you to share your thoughts and questions during the panels to help shape the future of our industry.

The future is also bright, and green, as the Energy Efficient Mortgages pilot scheme grows bigger and stronger and spreads its roots ever wider across Europe.

Sincerely,

Luca Bertalot Secretary General EMF - ECBC

Tuesday, 23 April 2019

12:00 - 13:00	Buffet Lunch CBLF Label & ECBC Steering Committee members only Lobby of Ballrooms I & II, Grand Hotel Kempinski Riga
13:00 - 14:00	Covered Bond Label Foundation (CBLF) Label Committee Meeting CBLF Label Committee members only Ballrooms I & II, Grand Hotel Kempinski Riga
14:00 - 16:30	European Covered Bond Council (ECBC) Steering Committee Meeting ECBC Steering Committee members only Ballrooms I & II, Grand Hotel Kempinski Riga
14:30 - 16:30	ECBC Covered Bond Roundtable for Authorities & Regulators Authority/Regulator representatives and guest invitees only Ballrooms III, Grand Hotel Kempinski Riga
16:30 - 17:00	Coffee Break ECBC Steering and CBLF Label Committee members, and participants in the Regulatory Roundtable Lobby of Ballrooms I & II, Grand Hotel Kempinski Riga
17:00 - 18:00	Joint CBLF Label Committee & Covered Bond Label Advisory Council / Regulatory Roundtable Meeting CBLF Label Committee & all CBLF Advisory Council / Roundtable participants Ballrooms I & II, Grand Hotel Kempinski Riga
19:30 - 22:30	Welcome Dinner hosted by CRIF, DBRS, E.ON, FitchRatings, Luminor & Moody's Investors Service by invitation only Stage 22 Restaurant, Grand Hotel Kempinski Riga
	Welcome Luca Bertalot, Secretary General, European Mortgage Federation – European Covered Bond Council (EMF-ECBC)
	Keynote Speech

Valdis Dombrovskis, Vice-President, European Commission

Wednesday, 24 April 2019

8:30 - 17:20 29th European Covered Bond Council (ECBC) Plenary Meeting

Registered ECBC members and guest invitees only Ziedonis Hall, National Library of Latvia



National Library of Latvia Mūkusalas iela 3, Riga, LV-1423, Latvia

The complete agenda of the 29th ECBC Plenary Meeting, is listed in the following pages

11:00 - 13:00

Energy Efficient Mortgages Initiative (EEMI) Pilot Banks Meeting EEMI Pilot Bank representatives only Meeting Room A, National Library of Latvia

18:30 - 21:00

Euromoney Conferences Networking Cocktail Reception and Dinner Stage 22 Restaurant, Grand Hotel Kempinski Riga

Grand Hotel Kempinski Riga Aspazijas blvd. 22, Riga, LV-1050, Latvia

BAR & RESTAURANT

Participants in the ECBC Plenary Meeting & EEMI Pilot Banks Meeting are welcome to join this event

Bus transportation will be provided from the Plenary to the Networking Cocktail Reception and Dinner venue at approx. 18:00

Thursday, 25 April 2019

9:30 - 11:00

Global Capital/ECBC Baltic Covered Bond Roundtable

Registered participants only Ballroom I & II, Grand Hotel Kempinski Riga

9:30 - 11:00

Energy Efficient Mortgages Initiative (EEMI) Advisory Council Meeting EEMI Advisory Council representatives only Ballroom III, Grand Hotel Kempinski Riga

Wednesday, 24 April 2019 Thursday, 25 April 2019



Wednesday, 24 April 2019

11:00 - 13:00 EEMI Pilot Bank representatives only Meeting Room A, National Library of Latvia

EEMI Event @ 29th ECBC Plenary Meeting

14:00 - 17:20 Registered ECBC members and guest invitees only Ziedonis Hall, National Library of Latvia

Thursday, 25 April 2019

9:30 - 11:00

Energy Efficient Mortgages Initiative (EEMI) Advisory Council Meeting EEMI Advisory Council representatives only Ballroom III, Grand Hotel Kempinski Riga

DETAILED AGENDA

29th ECBC PLENARY MEETING

29th ECBC Plenary Meeting 24 April 2019

Ziedonis Hall, National Library of Latvia

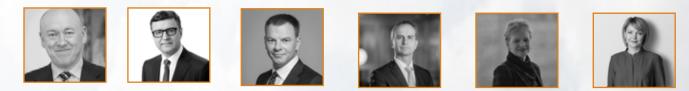
Mūkusalas iela 3, Riga, LV-1423, Latvia

8:30	Registration and Welcome Coffee
9:00	ECBC Chairman's Note Niek Allon, NIBC Bank
9:10	Agenda Overview Luca Bertalot, EMF-ECBC
9:15	Keynote Speech Jānis Reirs, Minister of Finance of the Republic of Latvia
9:35	A Pan-Baltic Framework for Covered Bonds 1 st Session
	Introductory SpeechCharlotte Ruhe, Managing Director, Central & SouthEastern Europe, EBRD
9:45	Moderator: <i>Richard Kemmish</i> , Richard Kemmish Consulting Panellists:
	Ints Dalderi, Advisor to Minister - Ministry of Finance of the Republic of Latvia; Vilius Šapoka, Minister of Finance of the Republic of Lithuania; Märten Ross, Deputy Secretary-General for Financial Policy, Ministry of Finance of the Republic of Estonia; Charlotte Ruhe, Managing Director, Central and South

Eastern Europe, EBRD; Kerli Gabriloviča, Luminor

29th ECBC Plenary Meeting 24 April 2019

- What is the pan-Baltic capital market initiative? And what can it achieve?
- The Capital Markets Union (CMU) and the Commission's role in regional integration.
- Pan-Baltic covered bonds: how and why?



10:30 Coffee Break

11:00The EU Covered Bond Directive – Where do we stand?2nd Session

Introductory Speech

Mattias Levin, DG FISMA, European Commission



11:15 Moderator:

Neil Day, The Covered Bond Report Panellists:

Dario Annoscia, European Parliament; Mattias Levin, DG FISMA, European Commission; Jakub Niesluchowski, PKO Bank Polski; Stefano Patruno, Intesa Sanpaolo; Morten Bækmand Nielsen, Nykredit & Chairman of ECBC Technical Issues Working Group; Claudio Domingues, Millenium BCP

- The journey is almost over; what have we learned, and have we arrived at the promised land?
- What will be the role of the Industry in the transposition period and what challenges lie ahead?
- Will the Covered Bond Directive serve as a qualitative benchmark at a global level?



29th ECBC Plenary Meeting 24 April 2019

12:00

Market Perspectives - What happens next?

3rd Session

Moderator:

Ruth Beddows, GlobalCapital

Panellists:

Patrick Seifert, LBBW; Boudewijn Dierick, BNP Paribas UK & ECBC Deputy Chairman; Michael McCormick, Crédit Suisse International; Steffen Dahmer, JP Morgan & Chairman of ECBC Market Related Issues Working Group; Thomas Cohrs, Nord/LB; Filipe Pontual, ABECIP

- The new directive offers much; what could and should come first: new jurisdictions or assets or both?
- Are new markets ready to go live once the Directive comes into effect? If not, when will/should they be? Will there be a first mover advantage?
- What has the quantitative easing (QE) wind-down done to the covered bond market? What are the long-term implications?
- What further covered bond developments do you hope to see? More in the SRI / green space?



12:45 Lunch Break

14:00 Keynote Speech

Mario Nava, Director for Horizontal Policies, DG FISMA, European Commission



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14:20 Sustainable Finance – Institutional and market views

4th Session

Moderator:

Luca Bertalot, EMF-ECBC

Panellists:

Mario Nava, DG FISMA, European Commission; Slavka Eley, European Banking Authority; Andreea Moraru, EBRD; Ursula Hartenberger, RICS; Shoichiro Konishi, Japan Housing Finance Agency

- The sustainability agenda and the international debate on taxonomy; where do we stand and what is on the horizon?
- Institutional and market perspectives



15:05 Energy Efficient Mortgages Initiative Pilot Scheme – The market view 5th Session

Introductory Speech

Kamila Paquel, Project Adviser, European Commission

15:15 Moderator:

Jennifer Johnson, EMF-ECBC

Panellists:

Diana Barglazan, DG ENER, European Commission; Paolo Foà, UniCredit; Wolfgang Kälberer, vdp; Elisabeth Minjauw, BNP Paribas Fortis; Marco Marijewycz, E.ON; Daniele Vergari, CRIF; Stephanie Sfakianos, BNP Paribas UK

- National hub overviews: what progress has been made?
- Product, data and partnerships: the holy trinity of energy efficient mortgages?
- Regulators' perspective: how important is the EEMI in the current regulatory context and what more can/needs to be done? How might regulators support banks' efforts?















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16:00

The Importance of Data in the Sustainability Debate

6th Session

Moderator:

Elena Bortolotti, Barclays & Chairwoman of ECBC Rating Agencies Approaches Working Group

Panellists:

Gordon Kerr, DBRS; Carmen Muñoz, Fitch Ratings; Jane Soldera, Moody's Investors Services; Francesco Villa, Banco BPM

- Investor demand for and the challenges of providing transparency regarding sustainable finance
- How are issuers and credit rating agencies adapting to the sustainability debate?



16:45 Closing Remarks

16:50 Musical Performace DAGAMBA



17:20 End of Plenary Meeting

Bus transportation will be provided from the Plenary to the Euromoney Conferences Networking Cocktail Reception & Dinner venue at approx. 18:00 (Stage 22 Restaurant, Grand Hotel Kempinski Riga)

SPEAKERS -

SPEAKERS



Niek ALLON

Head of Debt Capital Markets

NIBC Bank and Chairman of the ECBC

Niek Allon is Head of Debt Capital Markets at NIBC Bank. Niek joined the bank in 1997 and has since then performed several roles within Treasury, Structuring, Syndicate and Distribution. In his career he has gained extensive experience in issuing and structuring covered bonds, senior unsecured, RMBS and structured finance transactions. In 2013 he was part of the team that introduced and successfully issued the first conditional pass-through covered bond. Since April 2017 Niek has been appointed as the Chairman of the European Covered Bond Council (ECBC). As a Chairman he is heading the Steering Committee that is responsible for overseeing the day-to-day activities of the ECBC. Niek received his Master's degree in business administration from Groningen University and is a Registered Treasurer (post graduate course Treasury Management at VU University Amsterdam).



Dario ANNOSCIA

Legal and Policy Advisor

European Parliament

Dario Annoscia works as Legal and Policy Advisor on financial markets and banking legislation at the European Parliament. In his capacity as advisor to the S&D Group MEP Mr. Alfred Sant, former Prime Minister of Malta, Dario led in the drafting of the 2017 European Parliament's own-initiative Resolution on «Towards a pan-European covered bonds framework» as well as the 2018 legislative package on covered bonds. Prior to joining the European Parliament he worked as Senior Policy Analyst for a Brussels based regulatory intelligence firm. Dario is an Italian qualified lawyer and holds a Law Degree from the University of Bari and an LLM in European Law from the College of Europe (Bruges). As of Summer 2019, Dario will also hold an Advanced Master's degree in Financial Markets from the Solvay Brussels School of Economics and Management.



Diana BARGLAZAN

Policy Office, DG ENER

European Commission

Since January 2017, Diana Barglazan is policy officer in the Energy Efficiency Unit of DG Energy, at the European Commission. She is in charge of developing and implementing a financing strategy for energy efficiency, focussing on the Smart Finance for Smart Buildings (SFSB) initiative, the work of the Energy Efficiency Financial Institutions Group (EEFIG) and the energy efficiency aspects of the Commission's action plan on financing sustainable growth. Previously she worked in DG Competition, in the unit dealing with State aid control in the field of energy and environmental protection. Diana has extensive experience with support schemes for energy from renewable sources, energy infrastructure projects, and energy efficiency. Before joining the European Commission in 2009, she was teaching economics and finance at the Politehnica University of Timisoara. Diana has a PhD in International Economics and Finance.

SPEAKERS



Ruth BEDDOWS

Managing Director

GlobalCapital

Ruth Beddows runs GlobalCapital (incorporating The Cover) – Euromoney's capital markets news and data service. Ruth's first experience of delivering complex and challenging tasks was the covered bond series at Euromoney Conferences. As such the market, the ECBC and the community remain dear to Ruth's heart and interest. Ruth joined Euromoney Institutional Investor in May 2004. She left for a brief spell in 2009 to work in private equity investor relations where she successfully studied for her FSA regulations and securities qualifications. The covered bond series enticed Ruth back to Euromoney Conferences in 2010 when she successfully expanded and steered the series to cover Asia, Europe and North America. Ruth is a member of Euromoney Institutional Investor PLC's senior management group (SMG). Born in Boston, USA and raised in Bingley (of the demised Bradford & Bingley Bank fame), West Yorkshire, UK. She lives in London.



Luca BERTALOT

Secretary General

European Mortgage Federation - European Covered Bond Council (EMF-ECBC)

Luca Bertalot is Secretary General of the EMF-ECBC, representing the interests of EU mortgage lenders and the covered bond community vis-à-vis the EU Institutions and stakeholders in general on all issues relating to the retail and funding sides of the mortgage business. Established in 1967, the EMF is the voice of the European mortgage industry, providing data and information on European mortgage markets, worth over €7 trillion in 2015. Luca joined the EMF-ECBC in 2006, becoming Head of the ECBC in 2007 and was appointed Secretary General in 2014. Luca, is also Consortium Coordinator for the Energy efficient Mortgages Action Plan (EeMAP) and Energy efficiency Data Portal and Protocol (EeDaPP) initiatives. In addition, he is a member of the European Commission's Sustainable Energy Investment (SEI) Forum's Advisory Group and the Advisory Board of the Ca' Foscari University of Venice's Economics Department.

Luca holds a degree in Economics and Financial Markets from the University of Rome, Tor Vergata. He also studied at the University of Mannheim, Germany, and at the Wharton School -University of Pennsylvania, in the United States.

SPEAKERS



Elena BORTOLOTTI

Global Head of Covered Bonds and Head of Structured Solutions EME Barclays & Chairman of ECBC Rating Agency Approaches Working Group

Elena Bortolotti is Global Head of Covered Bonds and Head of Structured Solutions EME at Barclays.

She joined Barclays' securitisation and covered bond structuring team in January 2006. Her main focus has been on structuring covered bond transactions as well as securitisations backed by various assets classes including: residential mortgages, consumer loans, SME loans and trade receivables. She has specialised in establishing covered bond programmes in new jurisdictions (including Iceland, Czech Republic, Turkey, Singapore, Poland and more recently Japan). Before joining Barclays, Elena spent four years with the securitisation team at Deloitte Consulting in Milan working on both Italian and Greek securitisations.

Elena is a member of the European Covered Bond Council (ECBC) and currently covers the position of Chairwomen of the ECBC Rating Agency Approaches Working Group 2017-2020.



Thomas COHRS

Head of Syndicate & Origination for Debt Capital Markets Products NORD/LB

Thomas is Head of Syndicate & Origination for Debt Capital Markets Products at NORD/LB, one of Germany's largest state banks, with total assets of over EUR 160 billion. Before joining NORD/LB, he was Head of Origination for financial institutions at the Frankfurt branch of Credit Agricole, the second largest bank in France. Thomas started his career as an apprentice in the Frankfurter Sparkasse and worked as a Forex trader at Irving Trust and Chemical Bank both in Frankfurt and London before reading Economics & Economic History at the London School of Economics. His main background is in European mortgage markets and the proliferation of covered bonds, which he studied intensively while holding several management positions in emerging markets, trading and origination at UniCredit, then HypoVereinsbank in Warsaw and Munich.

Thomas is a CFA charter-holder and holds degrees in Economics, Business Administration and Law from London, Manchester and Frankfurt Universities. He is also a certified Real Estate Finance specialist (Frankfurt School of Finance & Management) and has delivered his Master's thesis in Law on US Covered Bond Legislation for an LLM (Finance) degree from the Goethe University in Frankfurt.

SPEAKERS



Steffen DAHMER

Executive Director

Global Product Manager for Covered Bonds, Covered Bond Syndicate, JP Morgan & Chairman of the ECBC Market Related Issues Working

Steffen Dahmer is Executive Director – Global Product Manager for Covered Bonds, he also works as Covered Bond Syndicate at JPMorgan. He is based in Frankfurt and joined JPMorgan in 2003, after working for three years for Barclays Capital as Head of Trading Germany and Member of the Local Management Committee in their Frankfurt, Germany office. Prior to joining Barclays in 2000, Steffen worked as Head of Pfandbrief and Eurobondtrading at DG Bank (today DZ Bank) in Frankfurt. Steffen started as a junior trader for Rentenbank & Dekabank. In addition, he is Chairman of the Market Related Issues Working Group of the ECBC. He is a spokesman of the ACI Section Covered Bond, association for Secondary Markets in Covered Bonds and a Member of Board of the AFME/SIFMA, Covered Bond Primary Dealers.



Neil DAY

Managing Editor

The Covered Bond Report

Neil Day has been Managing Editor of The Covered Bond Report since launching the publication in 2011. Neil was previously founding editor of The Cover and worked for more than 10 years at EuroWeek (now GlobalCapital), including a stint as editor. Neil also runs publications on bank capital and sustainable finance. He holds a degree in Philosophy from the London School of Economics.



Boudewijn DIERICK

Head of Flow ABS and Covered Bond Structuring

BNP Paribas, ECBC Deputy Chairman and Moderator of the ECBC Task Forces on Long-Term Financing & ESNs

Boudewijnisheadof FlowABS and Covered Bond Structuring team which is part of Asset Finance & Securitisation at BNP Paribas, which provides secured financing for asset portfolios and structures public ABS and CB programmes. This team won the Cover award for Best Structuring Bank for six years in a row since 2009 and was runner up in recent years. In 2014, the bank also won the award for Best Global Covered Bond House by the Cover and IFR. Boudewijn joined from UBS where he was a director in the Securitisation team focusing on Northern Europe. Before UBS he worked as VP–Senior Analyst at Moody's in Paris responsible for rating Covered Bonds, RMBS and ABS transactions in Benelux, France and UK as well as various Emerging Markets. Boudewijn started his career as group trainee at ING in Amsterdam and then Corporate Banking in Paris. He has a Master's degree in Finance from the Vrije Universiteit in Amsterdam. Boudewijn structured covered bond programmes and ABS transactions in a wide range of European countries as well as Canada, Singapore, Korea and Australia. He speaks fluent Dutch, English and French. Boudewijn is Deputy Chairman of the European Covered Bond Council and Moderator of the Long-Term Financing Task Force of the ECBC.

SPEAKERS



Valdis DOMBROVSKIS

Vice President

European Commission

Valdis Dombrovskis is the Vice-President of the European Commission responsible for the Euro and Social Dialogue, also in charge of Financial Stability, Financial Services and the Capital Markets Union.

Prior to that, he served three consecutive terms as Prime Minister of Latvia, becoming the longest serving elected head of government in Latvia's history.

Before becoming European Commission Vice-President, Valdis Dombrovskis was elected for the second time as a Member of the European Parliament (first, 2004-2009) and Head of the Latvian Delegation in the EPP Group.

He served as a Member of the Saeima (Parliament) of Latvia (March 2004 - June 2004; January 2014 - June 2014) and was Latvia's Minister of Finance from 2002 to 2004.

Valdis Dombrovskis was born on 5 August 1971 in Riga, Latvia. He graduated with a degree in physics from the University of Latvia (1993) and economics from Riga University of Technology (1995). He received his master's degree in physics in 1995 from the University of Latvia. In 1995 -1998, he worked as a research assistant at Mainz University, Germany, at the Institute of Solid-State Physics in Latvia and at the University of Maryland (USA).

Prior to joining politics, he worked as a senior economist and Chief Economist at the Bank of Latvia (1998-2002). Together with Anders Aslund, he co-authored the book "How Latvia came through the financial crisis", which was published in 2011.

In November 2014, Valdis Dombrovskis was awarded the Order of the Three Stars (Triju Zvaigžņu ordenis), the highest State Decoration of the Republic of Latvia.



Cláudio DOMINGUES

Medium and Long Term Funding

Millennium BCP

Cláudio Domingues joined Millennium bcp in 2007, since then with responsibilities over conducting the bank's own covered bond and securitisation market issuances, serving both the bank's medium-to-long term funding strategy and its regulatory capital requirements, by procuring solutions towards funding cost optimisation and regulatory capital relief. Beforehand, at Barclays Capital, in London, his focus was on originating real estate structured investment finance loans, subsequently distributed through the bank's CMBS conduit program, where we was also responsible for negotiating and executing of junior loan sales to specialist investment funds. Earlier, at Cushman & Wakefield, London, he conducted feasibility studies on commercial real estate developments for pan-European development companies. Cláudio started his career as a building structural designer and project manager for engineering consultancies. He graduated from Porto University with a degree in civil engineering and holds an MBA from Cass Business School, London.

SPEAKERS



Slavka ELEY

Head of Banking Markets, Innovation and Product European Banking Authority

Slavka Eley was appointed Head of the Supervisory Convergence Unit at the EBA in February 2013. She has been responsible for the EBA's work on the common EU supervisory policy and monitoring of risks related to financial innovation. Since 1 March 2018 she is the Head of Banking Markets, Innovation and Products, which has a leading role in the EBA work on covered bonds, securitisation, sustainable finance and FinTech. She represents the EBA at Technical Expert Group on Sustainable Finance and contributes to the work on the EU Green bond standard.

She chaired different working groups at the EBA as the Sub-group on Risk Assessment Systems mandated to develop the common SREP framework and the Sub-group on Supervisory Effectiveness and Convergence.

Prior to joining the EBA Slavka worked for the National Bank of Slovakia where she held a number of roles in supervision and prudential policy. She holds a MBA in general management from the City University of Seattle and a Master's degree in Mathematics, Physics and Education from the Comenius University Bratislava.



Paolo Eliezer FOÀ

Markets

UniCredit Bank AG

Paolo E. Foà works for the Markets Italy Department at UniCredit Bank AG. With over thirty years of experience in banking investment, he is presently responsible for innovative 'transversal' project development that involves different departments and units of UniCredit Group. With such a commitment he is responsible for the planning of an agreement signed with the companies Eni Gas e Luce and Harley Dikkinson, referred to as 'Cappotto Mio' (My Coat), so as to finance energy requalification and an anti-seismic earthquake proofing system for buildings: including unsecured green mortgages for apart-ment buildings to financing loans to firms for their requalification job. He has participated in many con-ferences in Italy and abroad on various topics from identifying the necessary financial instruments (tools) for energy requalification of buildings. Paolo has been a member of EEFIG since 2013 and is today co-manager for EEM 's Italian Market Hub together with his colleagues Luciano Chiarelli and Valentina Canalini (law firm Gianni Origoni Grippi & partners).

SPEAKERS



Kerli GABRILOVIČA

Head of Retail Banking Luminor

Kerli Gabrilovica serves as Head of Luminor Latvia, Member of the Management Board at Luminor Bank AB and since 2017 she has been leading Retail Banking at Luminor Group level. Kerli is a senior executive with almost 20 years of experience and strong background in strategy execution and implementation, corporate and business development, organizational transformation, financial analysis and team management.

Previous 10 years Kerli has been heavily involved in executing innovative market strategies and introducing product novelties across the market, occupying executive positions and later on being Board Member of the largest telecommunications company in Latvia "Lattelecom". Kerli Gabrilovica has extensive experience in marketing, digital solutions, product development and technology. She delivers profitable, business-changing growth strategies through bold initiatives in highly competitive, changing markets.

She holds a MBA in general management from the London Business School and Columbia Business School, as well as Master's degree in Economics and Business Administration from the Karlstad University and Stockholm School of Economics in Riga.



Ursula HARTENBERGER

Global Head of Sustainability

RICS

Ursula Hartenberger heads up RICS' strategy on climate change and sustainable development, building on experience in the area of environmental and Corporate Responsibility issues gained within a number of multi-national organisations in the logistics and chemicals sectors. In 2009, she took on the role of RICS Global Head of Sustainability and has been instrumental in shaping the organisation's strategic approach towards sustainable development issues. Ursula is a member of a series of international sustainable development and responsible investment platforms and UN steering groups and has been closely involved in RICS and stakeholder publications and initiatives regarding the business case for sustainability and ethical practices in the built environment and associated investment decision-making. Recently, Ursula initiated and led a joint UN Global Compact and RICS sectoral project with the objective of translating the Compact's Ten Principles in the areas of human rights, labour, environment and anti-corruption and the 17 UN Sustainable Development Goals for sector stakeholders through a whole life cycle approach.

She has been actively driving the work of the UN Environment-led Global Alliance for Buildings and Construction of which she is a founding member and where she is chairing a dedicated work stream on building da and information. In addition, over the years, she has been closely cooperating with the UNEP FI Property Working Group on a number of projects and reports. Within the EeMAP Project, she has been leading on the valuation work package and is currently chair of the Taxonomy Buildings Sector group within the EU Technical Expert Group on Sustainable Finance.

SPEAKERS



Jennifer JOHNSON

Head of Legal & Economic Affairs

EeMAP & EeDaPP

Jennifer joined the European Mortgage Federation – European Covered Bond Council (EMF-ECBC) in 2002, where she is Head of Legal & Economic Affairs. She specialises in a range of mortgage-specific issues on both the retail and prudential sides of the business. She therefore handles a variety of files from those with a consumer protection focus right through to liquidity, leverage and capital requirements, as well as a variety of horizontal EU business regulatory files, such as financial benchmarks and data protection. She is also responsible for the EMF's Valuation Committee, which brings together practitioners in the field of property valuation and considers a range of technical issues specific to the valuation of property for lending purposes. Prior to joining the EMF-ECBC, she studied French, German and European Politics at the University of Wales, Cardiff.



Wolfgang KÄLBERER

Head of EU Office

vdp

Wolfgang Kälberer graduated in law in 1979 from the University of Nice, France, and later in 1987 from the University of Freiburg, Germany. From 1988 until 1995, hewas responsible for the crossborder mortgage business in Europe at Bayerische Vereinsbank, Munich, in the international mortgage department, before becoming the Head of the Brussels Office of the Association of German Pfandbrief Banks (vdp) in 1996. Wolfgang represents the interests of all 40 vdp member banks vis-à-vis the European Commission, the European Parliament and EU Member States. He deals with all European aspects that are of relevance for German Pfandbrief Banks. The vdp is a member of the European Covered Bond Council and Wolfgang is a member of several ECBC working groups and European Mortgage Federation (EMF) technical committees. He chairs the Economic Affairs Committee of the EMF, in charge of the EU Capital Requirements Directive. Wolfgang has furthermore been a delegate of vdp in TEGoVA (The European Group of Valuers' Associations) since 1996, member of the European Valuation Standards Board (EVS) since 2012 and since 2005, a board member of TEGoVA.



Richard KEMMISH

Founder

Richard Kemmish Consulting Limited

Richard Kemmish is an independent consultant specialising in the covered bond market. Most recently he has been working on behalf of the European Commission on a study of the case for European Secured Notes, a follow up to an earlier study that he undertook for Commission on the case for a Covered Bond Directive. In addition, he is working to develop covered bond and securitisation markets in cooperation with the EBRD in countries in central and eastern Europe including Estonia, Croatia, Latvia, Lithuania and the Ukraine. He also works closely with Euromoney Conferences and GlobalCapital, as an expert witness, provides structuring advisory work and runs covered bond training courses. He has worked in the covered bond market since 2002 and in the securitisation market before that.

SPEAKERS



Gordon KERR

Senior Vice President, Head of European Research DBRS

Gordon Kerr heads European Structured Finance Research at DBRS. He publishes commentary and insight on all aspects of securitised and covered bond investing and keeps the market up to date on issues facing securitisation in Europe. Prior to DBRS, Gordon spent 9 years in research and trading at Citi, covering securitised products, covered bonds and corporate credit. Gordon is a graduate of the Schulich School of Business in Toronto, Ontario, Canada, where he obtained a Masters in Business Administration. He also holds a science degree from Acadia University.



Shoichiro KONISHI

Director

International Affairs Group, International Affairs and Research Department Japan Housing Finance Agency (JHF)

Shoichiro Konishi has 23 years of experience in housing finance. He has been involved in international affairs as a director at JHF since April 2015.

After having served as the manager of MBS operations group in 2001, he was seconded to Federal National Mortgage Association (Fannie Mae) in 2002 as a special trainee to study secondary market operation in the U.S. He had been involved in launching and developing the mortgage securitization business formore than 10 years. JHF and its predecessor Government Housing Loan Corporation (GHLC) has been issuing MBS since 2001, and the total issuance volume has reached 253 billion USD equivalent, placing JHF as the top MBS issuer in Japan and one of the top MBS issuers in Asia.

He is also involved in extending the technical assistance of the housing finance to the developing countries. He also contributed reports including the articles to introduce Japanese mortgage market traits to foreign countries and to analyze the housing finance system of overseas.

He holds the degree of B.A. Education from Waseda University and joined GHLC in 1996.



Mattias LEVIN

Deputy Head of the Banks and Financial Conglomerates Unit

European Commssion

Mattias Levin is the Deputy Head of the Banks and Financial Conglomerates unit of the European Commission's Financial Stability, Financial Services and Capital Markets Union DG ("FISMA"). Before joining DG FISMA, he was a member of the Bureau of European Policy Advisers (BEPA), a think tank attached to the President of the European Commission. Prior to joining the Commission, Mattias was a Research Fellow at the Centre for European Policy Studies (CEPS). Mattias studied at the London School of Economics, Lund University and the Institut d'Etudes Politiques of Strasbourg.

SPEAKERS

29th ECBC Plenary Meeting



Marco Marijewycz

International Market Manager

E.ON Solutions

As International Market Manager in E.ON's global Solution Management organisation, Marco is focused on driving multi-region market development ahead of B2C energy products and services. He has been deeply involved in UK and EU decentralised energy policy and standards for over 10 years and has been an active advocate of greener buildings. Marco is currently leading E.ON SE's participation in the EU funded Energy Efficient Mortgage Action Plan (EeMAP) project. This project will drive the design, development and testing of a standardized EU level energy efficient mortgage product to facilitate the release of private finance for the refurbishment of residential properties. He holds a BSc. Management Sciences and an MBA in Global Energy (with distinction), is a professional member of the Energy Institute and is a Chartered Environmentalist, and has previously spent time with BMW UK earlier on in his career.



Michael MCCORMICK

Director

Credit Suisse

Michael McCormick is responsible for covered bond origination at Credit Suisse and a member of the Steering Committee of the European Covered Bond Council. Before joining Credit Suisse in July 2014, Michael was co-head of covered bonds at HSBC, where he had worked on the European structured finance team since 2007. Mr McCormick's professional experience includes the structuring, marketing and execution of covered bond and assetbacked transactions globally. To date his experience includes work across 13 different countries, nine distinct asset classes and over 40 funding programmes. Michael holds a degree in Economics and Government from Georgetown University.



Elisabeth MINJAUW

Programme Manager BNP PARIBAS FORTIS

Elisabeth Minjauw is working for more than 12 years with BNP Paribas Fortis and is responsible for the implementation of all legislative changes in the field of consumer and mortgage credits in the retail segment.

She is representing the bank in Febelfin, in which she is vice president of the commission of Credit and Economic Affairs.

Ms Minjauw holds a Master 's Degree in Economics.

SPEAKERS

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Andreea MORARU

Acting Director - Insurance and Financial Services EBRD

Andreea Moraru is an Acting Director - Insurance and Financial Services with over 15 years of experience in leading, structuring, negotiating, and implementing of a wide range of debt and equity projects within the banking, insurance and leasing sectors in CEE, Russia, Turkey and SEMED. During this time she has served as a board non-executive director on Prva Pension Fund in Slovenia, Uniqa in Croatia and Hungary, European Pension Fund Russia and Raiffeisen Bank Aval in Ukraine. Currently she is responsible for investments in NPLs and Covered Bonds in the EBRD's countries of operations. Before joining EBRD, she was Head of Capital Market Department within the Ministry of Finance of Romania. Andreea has an Executive MBA from Cass Business School London.



Carmen MUÑOZ

Senior Director

Fitch Ratings

Carmen Muñoz is a senior director in the covered bonds group at Fitch Ratings and is based in Barcelona. She is responsible for coordinating the periodic review of Fitch's Covered Bonds Rating Criteria, interacting with regulators internationally, writing special reports on covered bonds, providing global support for analysts on technical and bank-specific issues and liaising with Fitch's financial institutions team.

Prior to joining the covered bonds team in 2013, she was the country director responsible for the coverage of Spanish banks. She has also been involved in different bank capital requirements initiatives at Fitch and in the rating of certain international specialised financial institutions. Carmen has been with Fitch since 1992. She was born in the Philippines and is bilingual (Spanish/English).

Before working for Fitch, Carmen was a senior auditor at Pricewaterhouse Coopers and worked as a senior financial consultant for Duran, Tornabell & Ilundain, S.A.

Carmen has a BS in Business Administration from Saint Mary's College of California and a European MBA in International Business from ESCP-EAP, a French business school.

SPEAKERS



Mario NAVA

Director for Horizontal Policies, DG FISMA

European Commission

Mario Nava (born Milan, 1966) holds an undergraduate degree in Economics from Bocconi University (1989), an MA from the Université Catholique de Louvain, Belgium (1992) and a PhD in Public Finance from the London School of Economics (1996).

Mario joined the European Commission in 1994 and held various senior positions. Since October 2018, he is the Director for "horizontal policies" in the Financial Stability, Financial Services and Capital Markets Union Directorate General. Prior to that, from 2016 to April 2018, he was Director of the "Financial system surveillance and crisis management" Directorate and, from 2011 to 2016, Director of the "Regulation and prudential supervision of financial institutions".

Previously, he was Head of the "Banking and Financial Conglomerates" Unit, of the Financial Markets Infrastructure Unit, a member of the Group of Policy Advisers of the EU Commission President, Prof. Romano Prodi, and a member of the Cabinet of the Competition Commissioner, Prof. Mario Monti.

Alongside his current work, he is active in research and teaching. He is currently Visiting Professor at Bocconi University (Milan) and at Solvay Business School (Brussels) and has been teaching in several universities in Europe and Latin America.



Morten Bækmand NIELSEN

Head of Investor Relations

Nykredit and Chairman of the ECBC Technical Issues Working Group

Morten Bækmand Nielsen is Head of Investor Relations at Danish mortgage bank Nykredit, Denmark's largest lender and the largest issuer of mortgage covered bonds in Europe. He holds a Master's degree in Economics from the University of Copenhagen and has attended courses at London Business School and University of Pennsylvania, Wharton. In his previous work Morten has been involved in developing new mortgage products, analysing mortgage bond markets and funding Nykredit. He has also been involved in drafting new covered bond legislation in Denmark. Morten is a frequent speaker at seminars and conferences covering topics such as housing finance, bank funding and financial regulation.

From April to September 2018 he also served as Chairman of CONSOB, Italy's financial markets supervisor.

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Jakub NIESLUCHOWSKI

Managing Director, Finance Division PKO Bank Polski S.A.

Jakub Niesłuchowski is Managing Director of Finance Division in PKO Bank Polski where he is responsible for structural assets and liability management, controlling including entities within PKO Group.

Previously Jakub was holding position of Deputy CEO and CFO in PKO Bank Hipoteczny where he was responsible for treasury, including covered bond issuance, and finance.

From 2004 to 2015 Jakub worked at PwC, where he led projects in the area of financial risk management, establishment of banks including licensing process and performance measurement.

He worked with PKO Bank Polski on the establishment and operational coordination of its mortgage bank project.

During his career, Jakub has advised leading Polish banks in the area of risk management, including the implementation of IRB approach and capital regulations (Basel II and III). With PwC he has also led numerous training courses and workshops for financial institutions and Polish and foreign banks. Jakub is a graduate of the Warsaw School of Economics. He is also a certified Financial Risk Manager (FRM) and a Chartered Financial Analyst (CFA).



Kamila PAQUEL

Project Adviser

European Commission

Kamila is a project adviser in the Energy unit of the Executive Agency for Small and Medium Enterprises (EASME) of the European Commission. Kamila advises on sustainable energy finance projects, with a focus on de-risking of energy efficiency investment and project development assistance. She is a co-manager of the Sustainable Energy Investment Forums, in support of the Smart Finance for Smart Buildings Initiative. Prior to joining the European Commission, Kamila had been working on EU energy and climate policy and regulation in a sustainability think tank in Brussels (IEEP) and an international consultancy firm in Madrid (AF-Mercados). She holds a PhD in law from the Adam Mickiewicz University in Poznan, Poland.

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Stefano PATRUNO

Head of European Regulatory Policies

Intesa Sanpaolo

Stefano Patruno is currently in charge for European Regulatory Policies at Intesa Sanpaolo in Brussels, dealing with legislation on prudential, resolution as well as capital markets and financial services. He is the Italian deputy delegate in the ECBC Steering Committee. His previous position was head of supranational funding unit in Milan and previously he ran the secured funding management and monitoring unit within the Treasury dept Intesa Sanpaolo. He has worked for several years on the structuring and set-up of Intesa Sanpaolo's covered bond programmes (collateralized by mortgages and public assets) and on the group's ABS transactions, launched since 2000, dealing with different asset classes. He also worked on subordinated issuances and on NPL disposals for the bank. Stefano began his career with Crédit Agricole, Paris and Milan. He graduated from Rome University in Economics



Filipe PONTUAL

Managing Director

ABECIP

Managing Director of ABECIP, an entity that actively advocates the introduction of Covered Bonds into the Brazilian market. Member of the Executive Board of the CNF – the National Confederation of Financial Institutions, of the Board of Trustees of the FTGS (Workers' Severance Pay Fund), and member of the Construction Industry Council of FIESP - the Industry Federation of the State of the State of São Paulo. Over 27 years' experience in the financial markets in Brazil and in the USA, having developed a career in areas such as international capital markets, mergers and acquisitions and corporate and structured finance in large local and international financial institutions such as Itaú-Unibanco, J.P.Morgan, BBA-Creditanstalt and Safra. Between 2004 and 2007, he was the president of the Ethics Committee of ANBIMA (Brazilian Financial and Capital Markets Association). Filipe has a degree in economics from the Catholic University of Rio de Janeiro (PUC-RJ).

SPEAKERS



Jānis REIRS

Minister of Finance of the Republic of Latvia

Janis Reirs returned as Latvian Minister for Finance in 2019, having previously been Minister for Welfare (2016-2019) and Minister for Finance (2014-2016).

From 2010 to 2014 he was a Member of the 10th and 11th Parliaments and served as Chairman of the Parliaments' Budget and Finance (Taxation) Commission. Since 2014 he has been Head of the Control Committee in the Nordic Investment Bank, having previously been the Deputy Head (2013-2014). He has also worked at the Baltic Assembly since 2002 in the position of President of the Baltic Assembly, Head of Latvian delegation and Presidium Member of the Baltic Assembly. Between 2006-2010 he was a Member of the 9th Parliament of the Republic of Latvia, Secretary of the Legal Affairs Commission, and the standing committee – Public Expenditure and Audit Commission. In 2010 he served as Parliamentary Secretary of the Ministry of Health of the Republic of Latvia. From 2004-2006 he was Minister for Special Assignments of the 8th Parliament of the Republic of Latvia, the standing commissions – Public Expenditure and Audit Commission, State Administration and Municipal Committee. From 2002 – 2004 he was Secretary of the Parliament of the Republic of Latvia and in 2004 a member of the Standing committee of the Baltic Sea Parliamentary Conference.

Outside of politics, Mr Reirs has served as Chairperson of the Board of a chemical plant Spodrība PLC (2001–2002), Partner of Prudentia Ltd (1999–2002), Member of the Board - Vice-President, Head of Administrative Unit of Trasta komercbanka PLC, (1996-1999), and Head of Credit Division of the Latvian-German Bank (1993-1996).

Mr Reirs holds a Professional Master's Degree in Economics from the University of Latvia, Faculty of Economics, Industrial Planning.



Märten ROSS

Deputy Secretary General for Financial Policy and External Relations for the Ministry of Finance of Estonia

Märten Ross has been Deputy Secretary General for Financial Policy and External Relations for the Ministry of Finance of Estonia, since 2013. Previously he worked as adviser for the Bank of Finland. From 2000 to 2011 he was Deputy Governor and Member of Monetary Policy Committee. From 1994 to 2000 he served as deputy head and head for the Central Bank Policy Department. In 1993, he was deputy head for the Banking statistics and Analytics Department. From 1992 to 1993, he was an expert in the Central Bank Policy Department. Aside from politics, Mr Ross has served as Member of Board, Estonia Guarantee Fund 2015–2016), Member of the National Statistics Council (2011), Ad hoc working group on fiscal consolidation, co-chair (2009), member of the Academic Advisory Board of the President of Republic (2007-2011), Mr Ross holds a Master's Degree in Banking and Finance Science, master of social sciences.

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Charlotte RUHE

Managing Director, Central and South Eastern Europe

EBRD

Charlotte Ruhe, EBRD's Managing Director, Central and South Eastern Europe, is responsible for 18 countries from Poland and the Baltic States to Greece and Cyprus. In a 27 year career in the Bank, she was previously Director, SME Finance and Development. Charlotte served as Director for Croatia in Zagreb from 2005 to 2010. Prior to that she led the EU-EBRD SME Finance Facility as a Senior Banker in the Financial Institutions Team. Charlotte joined the EBRD as Advisor to the Director for the United States in 1992, and in 1995 moved to the Financial Institutions Team. She began her career at the US Department of the Treasury, and has an MA in International Economics from Johns Hopkins School of Advanced International Studies and a BA in Journalism and Political Science from Indiana University.



Vilius ŠAPOKA

Minister of Finance of the Republic of Lithunia

Mr. Vilius Šapoka is the current Minister of Finance of the Republic of Lithuania. For 5 years Mr. Šapoka held the position of the Director of the Financial Services and Markets Department at the Central Bank of the Republic of Lithuania, and prior to that – of the Chairman of the Lithuanian Securities Commission. Mr Vilius Šapoka holds a Master of Economics in Banking from the Vilnius University and an International Executive Master of Business Administration from the Baltic Management Institute.



Patrick SEIFERT

Head of Primary Markets

Landesbank Baden-Württemberg (LBBW)

Patrick Seifert is Head of Primary Markets at Landesbank Baden-Württemberg (LBBW). Before this, he headed the FIG and SSA origination team. Providing tailor-made funding solutions for demanding issuers, LBBW is particularly appreciated for its excellent distribution capacity. Patrick does leverage his extensive sales and strategic experience with former employers BHF-BANK and ING Group to help issuers respond to regulatory changes and market challenges: Ongoing investor diversification, dealing with a QE environment and facilitating product innovations. The latter includes conditional pass-through covered bonds and the first ESG and Green Pfandbrief issues - in all of which LBBW played a vital role. Patrick holds Master's degrees from the University of Applied Sciences in Mainz as well as the University of Chicago and regularly lectures with the Frankfurt School of Finance and Management.

SPEAKERS



Stephanie SFAKIANOS

Strategic Sustainability Officer, Global Markets BNP PARIBAS UK

Stephanie has recently been appointed Strategic Sustainability Officer within BNP Paribas Global Markets. In this capacity, she will be responsible for working with industry groups such as the Green Bond Principles, standards setters such as ISO and the British Standards Institute, some of the regional green finance groups, as well as sovereigns looking to build capacity in sustainable finance. She comes to the role after 5 year heading a five person Sustainable Capital Markets team within the DCM Structuring and Solutions Group, acting as the product sponsor for green and sustainable bond issues, working closely with issuers, investors, regulators and policy-makers, as well as internal clients.

Stephanie joined BNP Paribas in 2002 as Head of the Liability Management Group, where she worked for 10 years before moving into her current role. Prior to joining BNP Paribas, she spent ten years at Deutsche Bank, where she was responsible for EMTN and CP origination. Stephanie started her career at Midland Bank, now HSBC Markets, spending 10 years working in their Debt Capital Markets and Money Markets teams.

Stephanie is often featured in trade publications and industry conferences, speaking on the importance of sustainability in capital markets. She has twice been elected to the Executive Committee of the Green/Social Bonds Principles, and co-chairs two of the Working Groups, on research, and indices and databases.

She holds a BA (Hons) in English and French from the University of Cape Town, and a MSc in Economics and Econometrics from Birkbeck College, University of London. She has recently completed the Post-graduate Certificate in Sustainable Business from the Cambridge Institute for Sustainability Leadership, where her project work focussed on green bonds in emerging markets, and most specifically India.



Jane SOLDERA

Vice President, Senior Credit Officer Structured Finance Group Moody's Investors Service

Jane Soldera is a Vice President – Senior Credit Officer in the Covered Bonds Group at Moody's Investors Service. She has been with Moody's since 2003 and with the covered bonds group since 2008. She has worked on covered bond ratings in a number of jurisdictions including the UK, France, the Netherlands, Sweden, Norway and Finland. Recently she has focused on developing Moody's covered bond legal framework reports, research, methodology and regulatory developments. Prior to joining the covered bond group she worked in Moody's asset-backed commercial paper group, and previous to that she worked as a lawyer in the London office of Clifford Chance, specialising in securitisation over a broad range of asset types. Jane holds a Bachelor of Laws with Honours and a Bachelor of Commerce and Administration from Victoria University of Wellington, New Zealand.



Daniele VERGARI

Management Consulting

Director

CRIF

Daniele joined CRIF in December 2015 leading the Product & Risk Predictive Analytics service line within the Management Consulting practice. In his role, he is responsible for development and maintenance of credit bureau value added services for the Italian and the international operations as well as for the design and delivery of risk management solutions for financial and non-financial institutions. Prior to joining CRIF, Daniele worked in Experian for fourteen and a half years. He first joined the international analytics service team focusing on the creation of new bureau scores and services across the EMEAI region and supporting the launch of new credit bureau operations in new markets (e.g. Russia). During this time, furthermore he specialised in the development of Basel analytical solutions, risk management solutions across the whole customer life cycle, micro-finance, and innovative solutions for telecommunication and financial institutions. As part of the team's assignment, he was also responsible for EMEAI R&D activities which included collaboration with the academic and the industry practitioners. In 2006, he joined to Global Consulting Practice as Senior Business Consultant specializing in strategic consultancy with major clients across Central Europe, Turkey and Russia & CIS and working closely with international development organizations. Consulting engagements span review and benchmarking of risk management processes and tools, advisory on data infrastructure optimization, value based risk manangement frameworks, strategy design. After spending four year in the consulting practice, in 2010 Daniele took over the responsibility of the Italian Analytics team and operations. The team is in charge of the development and maintenance of all the local credit bureau scores and services and consulting support, design and delivery of risk management solution covering the entire customer life cycle to both financial and non-financial institutions, analytics consulting on risk and marketing management issues. Before joining Experian, Daniele worked for three years as financial analyst at a chartered accountant and auditor company. Here he specialised in production and analysis of balance sheets for small and medium sized enterprises, financial planning and commercial law. Daniele holds a bachelor's degree in Economics from the University of Bari (Italy) and a master in risk management from the University of Nottingham (UK).

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Francesco VILLA

Head of Covered Bonds

Banco BPM S.p.A.

Francesco Villa is head of Covered Bonds within Funding and Capital management of Banco BPM S.p.a. in Milan, Italy

From March 2015-2016 Francesco was head of Institutional Funding of the former Banca Popolare di Milano and, since 2017, has been in charge as head of Covered Bonds of Banco BPM S.p.a. the new bank born from the merger of Banca Popolare di Milano and Banco Popolare.

Prior to appointment as head of Institutional Funding, Francesco worked in Finance of Banca di Legnano (1998-2007) and in Structured Finance (2007-2015) of Banca Popolare di Milano, where, in 2008, was involved for the establishment of the first Italian covered bond programmme set up under the Italian legal framework of the Obbligazioni Bancarie Garantite. Francesco, has been appointed as representative of Banco BPM in the pilot phase of the of EeMAP initiative where is part of the Funding Working Group.

LIST OF PARTICIPANTS

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SPEAKERS

ECBC Chairman & EMF-ECBC President / NIBC Bank ECBC Deputy Chairman / ECBC ESN Task Force Moderator / BNP Paribas UK ECBC Market Related Issues WG Chairman / JP Morgan Securities Ltd. ECBC Rating Agency Approaches WG Chairwoman / Barclays ECBC Technical Issues WG Chairman / Nykredit ABECIP Association of German Pfandbrief Banks - vdp Banco BPM **BNP** Paribas Fortis **BNP** Paribas UK **Credit Suisse International CRIF SPA DBRS** E.ON **EMF-ECBC EMF-ECBC** European Bank for Reconstruction & Development - EBRD European Bank for Reconstruction & Development - EBRD European Banking Authority **European Commission European Commission European Commission European Commission European Commission European Parliament Fitch Ratings** GlobalCapital Intesa Sanpaolo Japan Housing Finance Agency **LBBW** Luminor Bank AS Millennium bcp Ministry of Finance of the Republic of Estonia Ministry of Finance of the Republic of Latvia Ministry of Finance of the Republic of Lithuania Moody's Investors Service NORD/LB **PKO Bank Polski Richard Kemmish Consulting** RICS The Covered Bond Report UniCredit

Niek Allon **Boudewijn Dierick** Steffen Dahmer Elena Bortolotti Morten Bækmand Nielsen **Filipe Pontual** Wolfgang Kälberer Francesco Villa Elisabeth Minjauw Stephanie Sfakianos Michael McCormick Daniele Vergari Gordon Kerr Marco Marijewycz Luca Bertalot Jennifer Johnson Andreea Moraru Charlotte Ruhe Slavka Eley Diana Barglazan Valdis Dombrovskis Mario Nava Mattias Levin Kamila Paquel Dario Annoscia Carmen Muñoz **Ruth Beddows** Stefano Patruno Shoichiro Konishi Patrick Seifert Kerli Gabriloviča **Claudio Domingues** Märten Ross Jānis Reirs Vilius Šapoka Jane Soldera Thomas Cohrs Jakub Niesłuchowski **Richard Kemmish** Ursula Hartenberger Neil Day Paolo Foà

29th ECBC Plenary Meeting

MEMBERS

Association of German Pfandbrief Banks - vdp Association of German Pfandbrief Banks - vdp Association of Swedish Covered Bond Issuers AXA Bank Europe SCF Banking & Payments Federation Ireland - BPFI Banking & Payments Federation Ireland - BPFI **BBVAUK** Berlin Hyp AG Berlin Hyp AG Bloomberg LP **BNP** Paribas Caisse Française de Financement Local - CAFFIL Caisse Française de Financement Local - CAFFIL Caisse de Refinancement de l'Habitat - CRH Canada Mortgage and Housing Corporation - CMHC Clifford Chance LLP Compagnie de Financement Foncier Crédit Agricole CIB **DBRS DBRS DBRS DBS Bank Ltd** Deutsche Pfandbriefbank AG DLR Kredit A/S **DNB Boligkreditt AS EeDaPP EeDaPP EeMAP EeMAP EMF-ECBC EMF-ECBC EMF-ECBC EMF-ECBC EMF-ECBC EMF-ECBC Euromoney Conferences** European AVM Alliance - EAA European DataWarehouse GmbH

Sascha Kullig Otmar Stoecker Therese Mårtensson Philippe Colpin Louise O'Mahony Gavin Purtill Agustin Martin Helmut Kolb **Bodo Winkler** Stephan Drever In Jae Park **Romain Bailly Gilles Gallerne** Marc Nocart Lily Shum Christopher Walsh **Oliver** Avis Isabelle Roseau Alessandra Maggiora Marta Zurita Bermejo Keith Gorman Colin Chen Götz Michl Lars Blume-Jensen Per Sagbakken Déborah Leboullenger Chrysanthi Vazitari Maria Afsar Zsolt Toth Jasmin Abdel Sophie Blave Daniel Bradley Sofia Garrido Giovanni Rende Daniele Westig **Emma Summers** Andrea Biguzzi Andreas Bücker Anders Lund Sanjo Nitschke Tijs Pellemans Marco Angheben

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MEMBERS

Finance Denmark **Finance Denmark Finance Finland** Fitch Ratings Ltd. Fitch Ratings Ltd. **HSBC** Hypoport Hypoport Hypoport **ING Bank NV ING Bank NV ING Bank NV** Italian Banking Association - ABI Jyske Bank A/S KBC Korea Housing Finance Corporation Korea Housing Finance Corporation Korea Housing Finance Corporation La Banque Postale Landesbank Hessen-Thüringen **LBBW** mBank Hipoteczny mBank Hipoteczny mBank Hipoteczny mBank Hipoteczny modeFinance Moody's Investors Service Ltd Moody's Investors Service Ltd Münchener Hypothekenbank eG Münchener Hypothekenbank eG NORD/LB Nordea Nordea Bank Abp Nordea Bank Abp **OP Mortgage Bank**

Ane Arnth Jensen Michael Meineche Elina Erkkilä Roberto Del Ragno Hélène Heberlein Frank Will Joost de Jongh Vincent Mahieu Christiaan Pennekamp Sean Hong Johannes Rudolph Maureen Schuller Angelo Peppetti Carsten Tirsbæk Madsen Ingrid Swinkels Yong Hun Cho Hong Ju Lee Seung Yong Shin Patrick Peaucelle Martin Annighöfer Stefani Kappeler Katarzyna Dubaniewicz Krzysztof Dubejko Izabela Makowska Wojciech Zdunkiewicz Gianni Zorzi Alexander Zeidler Nicholas Lindstrom Claudia Bärdges-Koch Johanna Dichtl Julien Marchand Eeva Ketola Fredrik Nygård Niklas Rydberg

Sanna Eriksson

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MEMBERS

Pfandbriefbank schweizerischer Hypothekarinstitute AG PKO Bank Hipoteczny SA PKO Bank Hipoteczny SA S&P Global Ratings S&P Global Ratings S&P Global Ratings S&P Global Ratings **Scope Ratings Scope Ratings** Swedbank Swedbank Swedbank AS Swedbank AS **TXS** GmbH **TXS GmbH UBSAG UK RCBC** UniCredit UniCredit S.p.A.

Robert Horat Agnieszka Zdziennicka Dorota Karubin Casper Andersen Barbara Florian Matthew Jones Magnus Nystedt Karlo Fuchs Petter S. Kristiansen Marija Cernostana Maris Rambaks Ilva Dzene-Bubuce Leva Lukša Tim Geissler Matthias Neumann Paul Oates lan Stewart Franz Rudolf Luciano Chiarelli

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GUESTS

AS Citadele banka AS SEB banka AS SEB banka AS SEB banka AS SEB Pank AS SEB Pank Autonomous Province of Trento BaFin Banco de España Bank of Latvia Bank of Lithuania Banque de France Banque de France **Banque de France BNL Gruppo BNP Paribas Business Developer Cagamas Berhad** Cailliau Dedouit et Associés - CDA CBRE S.p.A. Citadele banka Comat Servizi Energetici - CEN CENELEC Consultant Crelan SA CRIF S.P.A. **Croatian National Bank Ecology Building Society** European Bank for Reconstruction & Development - EBRD European Central Bank - ECB **European Commission** European Investment Bank - EIB European Investment Bank - EIB European Investment Bank - EIB European Investment Bank - EIB

Natalja Fokina Jelena Cirule Dainis Gašpuitis Agnese Strazda Anneli Kärner Eero Sirendi Sara Verones Matthias Gueldner **Emilio Rodriguez** Martins Kazaks Jurga Kamienė Aziz Azaidj Pauline Bacos Ludovic Lumbroso Flavia Dell'Orto Cristian Giacomini Chung Chee Leong Laurent Brun Federica Saccani Jānis Štekels Ettore Piantoni **Torsten Schmidt** Jean De Valck Giordano Giulianelli **Bojan Fras** Paul Ellis Dylan Bell **Viesturs Bernans** Tribun Ferizaj Matti Hyyrynen Yucel Inan Jacek Kubas André Küüsvek Sumeet Manchanda Lucyna Stanczak-Wuczynska Valdas Vitkauskas Ad Visser Paulo Silva Lionel Grandi Milena Messori Dirk Roos Isidoro Tapia

DELEGATE LIST 29th

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GUESTS

European Parliament

Febelfin **Fides Audit Finance Latvia Association** Finance Latvia Association Financial Conduct Authority (UK) Fitch Polska SA Friulovest Banca Friulovest Banca GlobalCapital **ICMA IFR** Latvijas Banka Lawyer Luminor Bank AS Latvian branch MEAG Ministry of Finance of the Republic of Estonia Ministry of Finance of the Republic of Estonia Ministry of Finance of the Republic of Latvia Ministry of Finance of the Republic of Lithuania Ministry of Finance of the Republic of Lithuania Ministry of Finance of the Republic of Lithuania Nasdag Nasdag CSD Nasdaq CSD SE

Christoph Kimmerle Astrid Moeneclaey Stéphane Massa Aivars Graudiņš Sanda Liepina Egle Ostreikaite Malgorzata Kleniewska-Wodtke Xhevahire Hoxha Severino Neri **Bill Thornhill** David Hiscock Tom Revell Arnis Puharts Valentina Canalini Max Ehrengren Heikki Koskinen Augustinas Gilys Rait Põllendik Egle Tamosiunaite Samaitiene Jekaterina Arhipova Cristofer Hillep Kaire Husu Tiina Ilus Ülar Kiisla Maksims Kairovs Andreas Denger Kaarel Eller Paula Soontaga Aija Zitcere Aleksis Jarockis **Gunvaldis Davidovics** Egita Skibele Imants Tiesnieks Ints Dālderis Liga Klavina Lora Gogelytė Raminta Stanaitytė-Česnulienė Vilma Macerauskiene Indars Ascuks Dace Daukste Andis Stagis

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National Bank of Slovakia Oesterreichische Nationalbank Pooling Solutions AG Public Broadcasting Radio of Latvia PwC Advisory Sp. z o.o. sp.k. PwC Advisory Sp. z o.o. sp.k. Research Center SAFE Siauliu bankas Sorainen Sorainen Law Firm Swedbank AS The Financial and Capital Market Commission (Latvia) The Republic of Korea UCI Matej Chytil Rene Eibensteiner Joerg Schmid Madara Fridrihsone Piotr Bednarski Jakub Borowiec Christian Mücke Christian Mücke Christian Mücke Daiga Bore Dalia Augaite Daiga Bome Arnis Jankovskis Jung Hwan Lee Roberto Colomer

Notes:

Notes:	

If you tweet during the Plenary, please use the EMF-ECBC Twitter name and the hashtag for the event:

Name: @EMF_ECBC Hashtag: #ECBCPlenaryRiga

- National Library of Latvia -

WIFI: ECBCPlenary Passcode: Riga2019



- Grand Hotel Kempinski Riga -

WIFI: ECBCPlenary Passcode: Riga2019

STAGE

BAR & RESTAURANT

Euromoney Conferences Networking Cocktail Reception and Dinner

Stage 22 Restaurant, Grand Hotel Kempinski Riga

Coaches will leave from the National Library to the Grand Hotel Kempinski Riga after the ECBC Plenary at approx. 18:00



SAVE THE DATE!

30th ECBC Plenary Meeting

11 September 2019

Munich, Germany

HEH