



Provisional Programme

All Times CEST (UTC+2)

Monday, 15 September 2025

15h00-17h30 **ECBC Global Issues Working Group Meeting** in the **Magnolia Room** of the **Melia Sevilla Hotel** (Dr. Pedro De Castro, 1, 41004, Seville - [map](#))

(Only open to Members of the ECBC Global Issues Working Group and Guests invited by the Secretariat)

19h30-22h30 **Welcome Dinner** at the **Abades Triana Restaurant** (C/ Betis 69, 41010 Seville - [map](#))

Tuesday, 16 September 2025

8h30-09h00 **Welcome Coffee** in the **TBC** of the **University of Seville** (San Fernando street, 4, 41004, Seville - [map](#))

9h00-13h00 **EMF-ECBC Academy Training & Market Update** in the **Auditorium Room (Paraninfo)** of the **University of Seville** (San Fernando street, 4, 41004, Seville - [map](#))

(Limited places available – allocated on a first-come, first-served basis to registered participants)

13h00-14h00 **Buffet Lunch** in the **TBC** of the **University of Seville** (San Fernando street, 4, 41004, Seville - [map](#))

(Only open to participants in the EMF-ECBC Academy Training Session)

14h30-15h30 **Covered Bond Label Foundation (CBLF) Label Committee Meeting** in the **Magnolia Room** of the **Melia Sevilla Hotel** (Dr. Pedro De Castro, 1, 41004, Seville - [map](#))

(Only open to Members of the Covered Bond Label Committee)

15h30-17h30 **European Covered Bond Council (ECBC) Steering Committee Meeting** in the **Magnolia Room** of the **Melia Sevilla Hotel** (Dr. Pedro De Castro, 1, 41004, Seville - [map](#))

(Only open to Members of the ECBC Steering Committee)

15h30-17h30 **ECBC Roundtable for Authorities & Investors** in the **Azalea Room** of the **Melia Sevilla Hotel** (Dr. Pedro De Castro, 1, 41004, Seville - [map](#))

(Only open to Authority and Investor representatives)

18h00-19h30 **ECBC Covered Bond Investors' Aperitif** in the **gardens of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville - [map](#))

(Open to all registered participants)

19h30-20h00 **Flamenco Show** in the **gardens of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville - [map](#))

(Open to all registered participants)

20h00-22h30 **37th ECBC Plenary Dinner** in **Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville - [map](#))

(Open to all registered participants)

Wednesday, 17 September 2025

9h00-16h10 **37th ECBC Plenary Meeting** in the **Crystal Hall** of **Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville - [map](#))

(Open to all registered participants)

9h00-16h10 **6th EEMI Sustainability and Digitalisation Pavilion** in the **gardens of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville - [map](#))

(Open to all registered participants – held in parallel to the 37th ECBC Plenary Meeting)

17h00-00h00 **Financial Times Live Pre-Congress Party** in **Hacienda El Vizir** (Hacienda El Vizir, Gines – Espratinas Road, Espartinas, Seville - [map](#))

(Open to all registered participants)

Thursday, 18 September 2025

9h00-17h00 **Financial Times Live – ECBC Covered Bond Congress 2025** at the **FIBES** (Avda. Alcalde Luis Uruñuela, 1 (41020) Seville - [map](#))

*(Separate registration required [here](#) - ECBC Members benefit from a **40% discount**)*



**Auditorium Room (Paraninfo)
University of Seville**
(San Fernando street, 4, 41004, Seville - [map](#))
8h30-13h00 CEST (UTC+2)

Provisional Agenda

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| 8h30 | Registration and Welcome Coffee |
| 9h00 | Welcome & Introductions
<i>Luca Bertalot</i> , EMF-ECBC Secretary General |
| 9h05 | Dynamics & Trends in the Australian CB Market: Developing Opportunities*
<i>Guy Volpicella</i> , Westpac Australia* |
| 9h25 | Primary Market Innovation & Opportunities*
<i>Armin Peter</i> , Consultant – International Capital Market Association (ICMA) |
| 9h45 | Climate Change & Risk: A Scientific Approach*
<i>Sascha Koch</i> , VIDA |
| 10h05 | Next-Generation Cover Pools: AI Automation for ESG Compliance
<i>Vladimir Rubin</i> , EcoAsset.AI |
| 10h25 | Artificial Intelligence in Valuation*
<i>Reinier Mijsberg</i> , ABN AMRO
<i>Erik Schlooz</i> , KATE Innovations |
| 10h45 | Coffee Break |

- 11h15 **Decoding Housing Affordability in Greece**
Dr. Panayotis Kapopoulos, Alpha Bank
- 11h35 **MorningStar DBRS' Revised Covered Bond Rating Methodology***
Tomas Rodriguez-Vigil Junco, MorningStar DBRS*
- 11h55 **ESG Perspectives for the Covered Bond Space**
Maureen Schuller, ING
- 12h15 **TBC**
TBC, Singapore*
- 12h35 **TBC**
TBC
- 12h55 **Closing Remarks**
Luca Bertalot, EMF-ECBC
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- 13h00 **Buffet Lunch**
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** To be confirmed*



Villa Luisa (Av. Manuel Siurot, 1, 41013, Seville - [map](#))
18h00-19h30 CEST (UTC+2)

Provisional Agenda

- 18h00 **Opening Remarks**
Stefano Patruno, ECBC Chairman
Luca Bertalot, EMF-ECBC
- 18h20 **EBA Report on Call for Advice on the Review of the EU Covered Bond Framework - Update**
Lars Overby, European Banking Authority (EBA)
- 18h40 **ECBC Investor Survey 2025 - Overview**

Moderator: **Niek Allon**, Moderator of the ECBC Investor Task Force & NN Bank
Panellists: **Florian Eichert**, Crédit Agricole Corporate and Investment Bank
Frederik Kunze, NORD/LB
Olaf Pimper, Commerzbank
- 19h30 **Flamenco Show**
- 20h00 **37th ECBC Plenary Dinner**



**Crystal Hall
Villa Luisa**

(Av. Manuel Siurot, 1, 41013, Seville - [map](#))
8h30-16h20 CEST (UTC+2)

Provisional Agenda

- 8h30 **Registration and Welcome Coffee**
- 9h00 **ECBC Chairman's Note**
Stefano Patruno, ECBC Chairman
- 9h10 **Agenda Overview**
Luca Bertalot, European Mortgage Federation – European Covered Bond Council (EMF-ECBC)
- 9h15 **Keynote Speech**
Pablo Pérez Rodríguez, Banco de España
- 9h30 **Covered Bond Markets in Europe – Session One**
- Moderator: **Antonio Torio**, Spanish Mortgage Association (AHE)
Panellists: **Sanna Eriksson**, ECBC Deputy Chairwoman & OP Financial Group
Maria José Fernández González, Banco de España
Juan Garcia, Fitch Ratings
Csaba Nagy, OTP Mortgage Bank*
Alexander Zeidler, Moody's

10h15 **Coffee Break**

10h30 **Keynote Speech**

Andreea Moraru, European Bank for Reconstruction and Development (EBRD)*

10h45 **Development of Affordable & Sustainable Housing Markets in the EU and beyond – Session Two**

Moderator: **Luca Bertalot**, EMF-ECBC

Panellists: **Sergiu Oprescu**, UniCredit Group Romania & EMF Chairman
Luiz de Mello, Organisation for Economic Cooperation and Development
Matthias Ebert, DZ Bank*
Patrick Seifert, LBBW
Frank Will, HSBC & Chairman of ECBC EU Legislation Working Group*

11h30 **Keynote Speech**

Yeonmi Park, Human Rights Foundation

11h45 **Lunch Break**

13h00 **Keynote Speech**

Kyung Hwan Kim, Korean Housing Finance Corporation (KHFC)

13h15 **Keynote Speech**

David Marks, Defence, Security & Resilience Bank (DSRB)

13h30 **Outlook for Capital Markets in Europe and Beyond – Session Three**

Moderator: **Thomas Cohrs**, ECBC Liquidity Task Force Moderator & Helaba

Panellists: **Elena Bortolotti**, ECBC Rating Agency Approaches Working Group Chairwoman & Barclays CIB
Bart Verwaest, Belfius
Sven Gerhardt, Bloomberg
Michael McCormick, BMO Capital Markets
Carsten Tegtmeier, NORD/LB*

14h15 **Keynote Speech**

Ana Bachurova, United Nations Environment Programme Finance Initiative (UNEP FI)

14h30 **Delivering the Energy Efficient Mortgage Ecosystem – Session Four**

Moderator: **Jennifer Johnson**, EMF-ECBC

Panellists: **Ana Bachurova**, UNEP FI
Daniela Antonini, Banco BPM
Christian Bech-Ravn, Jyske Realkredit A/S*
Miguel García de Eulate Martín, Caja Rural de Navarra
Claudio Pacella, CEO Centro Finanziamenti S.p.A., partner of Harley & Dickinson
TBC, vdp*

15h15 **Closing Remarks**

Stefano Patruno, ECBC Chairman

15h30 **End of Plenary Meeting**

16h30 **Bus Transfer to the Financial Times Live Pre-Congress Party**

Updated: 05/08/25