



Provisional Programme

All Times CET (UTC+1)

Monday, 4 May 2026

19h30-22h30 **ECBC Informal Dinner** at the **restaurant of the Oil Museum** (*Kjerringholmen 1, 4006 Stavanger, Norway - [map](#)*)

(Only open to Members of the ISMMA, EMF Executive Committee, ECBC Steering Committee and Guests invited by the Secretariat)

Tuesday, 5 May 2026

8h30-09h00 **Welcome Coffee** in the **Reception Area** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

9h00-12h00 **EMF-ECBC Academy Training & Market Update** in the **Auditorium** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

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

12h00-13h00 **Lunch** in the **Personnel Restaurant** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Only open to participants in the EMF-ECBC Academy Training Session and Members of the CBLF Label, EMF Executive and ECBC Steering Committees)

13h00-14h00 **Covered Bond Label Foundation (CBLF) Label Committee Meeting** in the **SR Bank 700 room, 7th floor** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)



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

14h00-16h00 **Joint Meeting of European Mortgage Federation (EMF) Executive & European Covered Bond Council (ECBC) Steering Committees** in the **SR Bank 700 room, 7th floor** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Only open to Members of the EMF Executive & ECBC Steering Committees)

15h00-16h00 **ECBC Roundtable for Authorities & Investors** in the **SR Bank 702 room, 7th floor** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)
(Only open to Authority and Investor representatives)

16h00-16h30 **Coffee Break** on the **7th floor** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Only open to Members of the EMF Executive & ECBC Steering Committees and Authority and Investor representatives)

16h30-17h30 **Joint Meeting of EMF Executive & ECBC Steering Committees with Authorities & Investors** in the **SR Bank 700 room, 7th floor** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Only open to Members of the EMF Executive & ECBC Steering Committees and Authority and Investor representatives)

19h30-22h30 **38th ECBC Plenary Dinner** in the **Personnel Restaurant** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Open to all registered participants)

Wednesday, 6 May 2026

8h30-9h00 **Registrations & Welcome Coffee** in the **Reception Area** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

9h00-16h45 **38th ECBC Plenary Meeting** in the **Auditorium** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Open to all registered participants)

9h00-16h45 **7th EEMI Sustainability and Digitalisation Pavilion** in the **Entrance to the Auditorium** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Open to all registered participants – held in parallel to the 38th ECBC Plenary Meeting)

19h30-22h30 **Post-Plenary Dinner** in the **Radisson Blu Atlantic Hotel** (*Olav V s gate 3, 4005 Stavanger, Norway - [map](#)*)

(Open to all registered participants)

Thursday, 7 May 2026



9h00-13h00 **ECBC Roundtable: Market Views on the European Banking Authority (EBA) Advice on the Covered Bond Framework & Covered Bond Pooling Models in the Auditorium** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Open to all registered participants)

17h15-23h30 **Boat Tour & Authentic Dinner in the Fjords** (*Strandkaien, Vågen, Stavanger, Norway - [map](#)*)

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



Auditorium

(Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#))

8h30-13h00 CET (UTC+1)

Provisional Agenda

- 8h30 **Registration and Welcome Coffee**
- 9h00 **Welcome & Introductions**
Luca Bertalot, EMF-ECBC Secretary General
- 9h05 **Correlation between Energy Performance Certificate (EPC) Class and Loss Given Default (LGD) in Nationwide Building Society's Mortgage Portfolio**
Zsolt Jaczko, Nationwide Building Society
- 9h25 **Defence, Security & Resilience Bank (DSRB) Activities**
David Marks, Defence, Security & Resilience Bank*
- 9h45 **Securitisation**
Alexander Batcharov, Bank of America Merrill Lynch
- 10h05 **TBC**
Rene Foertsch, Bloomberg*
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- 10h25 **Coffee Break**
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- 10h55 **Rethinking Digital Financial Market Interaction**
Peter Kohl-Landgraf, DZ Bank Group*

11h15 **Canadian Covered Bond Market**
*TBC**

11h35 **Housing Landscape in Pakistan**
Farrukh Zaheer, Pakistan Mortgage Refinance Company*

11h55 **Closing Remarks**
Luca Bertalot, EMF-ECBC

12h00 **Buffet Lunch**

(*TBC)



Auditorium

(Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#))

8h30-16h45 CET (UTC+1)

Provisional Agenda

- 8h30 **Registration and Welcome Coffee**
- 9h00 **ECBC Chairwoman's Note**
Sanna Eriksson, ECBC Chairwoman
- 9h05 **Agenda Overview**
Luca Bertalot, European Mortgage Federation – European Covered Bond Council (EMF-ECBC)
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- 9h15 **Keynote Speech – Norwegian Macroeconomic Overview**
Kyrre Knudsen, SpareBank 1 Sør-Norge
- 9h35 **Keynote Speech – Fund Overview**
Gøril Havro, Norges Bank Investment Management
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- 10h15 **European Covered Bond Council: Focus of Activities for 2026 – Panel Session One**
- Moderator: **Sanna Eriksson**, ECBC Chairwoman & OP Financial Group
Panellists: **Daniela Antonini**, Banco BPM & Moderator of the ECBC ESG Bonds Task Force*
Frank Will, HSBC & Chairman of ECBC EU Legislation Working Group*
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- 11h00 **Coffee Break**
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11h30 **Covered Bond Market Outlook – Panel Session Two**

Moderator: **Steffen Dahmer**, EMF-ECBC Consultant
Panellists: **Thomas Cohrs**, Helaba & Moderator of the ECBC Liquidity Task Force
Armin Peter, International Capital Markets Association (ICMA)
Sven Gerhardt, Bloomberg

12h15 **Keynote Speech**
Representative SES (TBC)

12h35 **Lunch Break**

14h00 **Keynote Speech**
Anca Dragu, Governor, National Bank of Moldova

14h20 **Unleashing Competitiveness and Simplification in the Mortgage Space: Covered Bonds & Article 465 of the Capital Requirements Regulation (CRR) – Presentation**
Jonas Bjarke Jensen, Copenhagen Economics

14h40 **The African Banking Landscape: Opportunities for a Global Capital Markets Approach – Interview**

Interviewer: **Oscar Mgaya**, Tanzania Mortgage Refinance Company & Outgoing Chairman of the International Secondary Mortgage Market Association (ISMMA)
Interviewee: **Cosmas T. Kimario**, KCB Bank Tanzania

15h00 **Global Harmonisation of Housing Data & Investment Opportunities – Panel Session Three**

Moderator: **Oscar Mgaya**, Tanzania Mortgage Refinance Company & Outgoing Chairman of the International Secondary Mortgage Market Association (ISMMA)
Panellists: **Yuji Date**, Japan Housing Finance Agency (JHF) & Incoming Chairman of the International Secondary Mortgage Market Association (ISMMA)
Richard Kemmish, EMF-ECBC & ISMMA Consultant
Patrick Seifert, LBBW & ECBC Deputy Chairman*

15h45 **Investor Perspectives – Panel Session Four**

Moderator: **Florian Eichert**, Crédit Agricole CIB & Moderator of ECBC Investor Task Force*
Panellists: **André Küüsvek**, Nordic Investment Bank
Friedrich Luithlen, DZ Bank*
Julien Marchand, Nord/LB

16h30 **The Road to Seville 2026**
Orson Francescone, FT Live

16h40 **Closing Remarks**
Luca Bertalot, EMF-ECBC

16h45 **End of 38th Plenary Meeting**

(*TBC)



Auditorium

(Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#))
8h30-11h20 CET (UTC+1)

Provisional Agenda

- 8h30 **Welcome Coffee**
- 9h00 **Welcome & Introduction**
Luca Bertalot, EMF-ECBC
- 9h10 **Market Views on the European Banking Authority (EBA) Advice on the Covered Bond Framework**
Frank Will, HSBC & Chairman of ECBC EU Legislation Working Group*
- 10h10 **Covered Bond Pooling Models – Panel Session**
- Moderator: **Richard Kemmish**, EMF-ECBC Consultant
Panellists: **Sanna Eriksson**, OP Mortgage Bank & OP Pohjola & Chairwoman of the ECBC
Arve Austestad, SpareBank 1 Boligkreditt & SpareBank 1 Næringskreditt
Robert Horat, Pfandbriefbank Schweizerischer Hypothekarinstitute*
Gyula Nagy, MBH Bank
Marc Nocart, Caisse de Refinancement de l’Habitat
- 11h10 **Conclusions**
Luca Bertalot, EMF-ECBC
- 13h00 **End of Roundtable**

(*TBC)

Updated: 27/02/26