



Provisional Programme

All Times CET (UTC+1)

Monday, 4 May 2026

12h00-14h00 **International Secondary Mortgage Market Association (ISMMA) Quarterly Meeting** in the **SR Bank 700 room** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway*)

(Only open to Members of the ISMMA)

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** on the **first floor** (*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](#)*)

9h00-17h00 38th ECBC Plenary Meeting in the **Auditorium** (*Finansparken, Christen Tranesgate 35, Stavanger, Norway - [map](#)*)

(Open to all registered participants)

9h00-17h00 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

9h00-11h30 **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 **From Hype to Responsible Use: AI/ML in the Mortgage Industry**
Anders Lund Francke, Eiendomsverdi AS
- 9h45 **Securitisation**
Alexander Batchvarov, Bank of America Merrill Lynch
- 10h05 **TBC**
TBC, 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 **Digital Assets & Tokenisation**
Ayda Chamcham, Aareal Bank

11h35 **TBC**
TBC

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

12h00 **Buffet Lunch**

(*TBC)



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8h30-17h00 CET (UTC+1)

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- 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
Joost Beaumont, ABN AMRO & Chairman of ECBC Statistics Working Group
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**
Anca Dragu, Governor, National Bank of Moldova

12h30 **Development of Housing & Capital Markets in EU Accession Countries – Panel Session Three**

Moderator: **Sergiu Oprescu**, UniCredit Bank Romania & Chairman of the European Mortgage Federation (EMF)
Panellists: **Anca Dragu**, Governor, National Bank of Moldova

13h00 **Lunch Break**

14h00 **Keynote Speech**
TBC, European Investment Bank*

14h20 **The African Banking Landscape: Opportunities for a Global Capital Markets Approach – Interview**

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

14h40 **Global Harmonisation of Housing Data & Investment Opportunities – Panel Session Four**

Moderator: **Oscar Mgaya**, 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

15h25 **Unleashing Competitiveness and Simplification in the Mortgage Space: Covered Bonds & Article 465 of the Capital Requirements Regulation (CRR) – Presentation**
Jonas Bjarke Jensen, Copenhagen Economics

15h40 **Investor Perspectives – Panel Session Five**

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

16h25 **Outlook for the Second Half of 2026 and Beyond – Interview**

Interviewer: **Orson Francescone**, FT Live

Interviewee: **Alec Russell**, Foreign Editor, Financial Times*

16h45 **Closing Remarks**

Luca Bertalot, EMF-ECBC

17h00 **End of 38th Plenary Meeting**

(*TBC)



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8h30-11h20 CET (UTC+1)

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- 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
Alexander Zeidler, Moody’s
- 11h10 **Conclusions**
Luca Bertalot, EMF-ECBC
- 11h30 **End of Roundtable**

(*TBC) Updated: 01/04/26