



Provisional Programme

All Times CEST (UTC+2)

Monday, 21 September 2026

- 13h00-15h00** **International Secondary Mortgage Market Association (ISMMA) Quarterly Meeting** in the **Ronda Room** of the **Meliá Lebreros Hotel** (Avda. Luís de Morales 2, 41018 Seville - [map](#))
- (Only open to Members of the ISMMA – A working lunch will be provided)*
- 15h30-17h30** **ECBC Global issues Working Group Meeting** in the **Ronda Room** of the **Meliá Lebreros Hotel** (Avda. Luís de Morales 2, 41018 Seville - [map](#))
- (Only open to Members of the ECBC and Guests invited by the Secretariat)*
- 19h30-22h30** **ECBC Informal Dinner** at the **Hotel Vincci La Rabida 4*** on the **Rooftop Restaurant El Mirador**, located on the fifth floor (C/ Castelar 24 Sevilla, 41001, Seville – [map](#))
- (Only open to Members of the ISMMA, EMF Executive Committee, ECBC Steering Committee and Guests invited by the Secretariat)*

Tuesday, 22 September 2026

- 8h30-09h00** **Welcome Coffee** in the **gardens of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- 9h00-13h00** **EMF-ECBC Academy Training & Market Update** in the **Crystal Hall** of **Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))

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

- 13h00-14h00 Lunch in the gardens of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Only open to participants in the EMF-ECBC Academy Training Session and Members of the CBLF Label and ECBC Steering Committees)*
- 14h00-15h00 Covered Bond Label Foundation (CBLF) Label Committee Meeting in the Salón de los Leones (Hall of Lions) of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Only open to Members of the Covered Bond Label Committee)*
- 15h00-17h00 European Covered Bond Council (ECBC) Steering Committee Meeting in the Salón de los Leones (Hall of Lions) of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Only open to Members of the ECBC Steering Committee)*
- 16h00-17h00 ECBC Roundtable for Authorities & Investors in the Conference Room of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Only open to Authority and Investor representatives)*
- 18h00-19h45 ECBC Covered Bond Investors' Aperitif in the Crystal Hall of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Open to all registered participants)*
- 20h00-23h00 39th ECBC Plenary Dinner in Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Open to all registered participants)*

Wednesday, 23 September 2026

- 8h30-9h00 Welcome Coffee & Registrations**
- 9h00-16h50 39th ECBC Plenary Meeting in the Crystal Hall of Villa Luisa** (Av. Manuel Siurot, 1, 41013, Seville – [map](#))
- (Open to all registered participants)*
- 9h00-16h50 8th 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 39th ECBC Plenary Meeting)*
- 17h00-00h00 Financial Times Live Pre-Congress Networking Reception in the Abades Triana Restaurant (C/ Betis 69, 41010 Seville – [map](#))**
- (Open to all registered participants)*
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Thursday, 24 September 2026

9h00-17h00 **Financial Times Live – ECBC Covered Bond Congress 2026** at the **FIBES** (Avda. Alcalde Luis Uruñuela, 1 (41020) Seville- [map](#))

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



Crystal Hall
Villa Luisa (Av. Manuel Siurot, 1, 41013, Seville - [map](#))
8h30-13h00 CEST (UTC+2)

Provisional Agenda

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| 8h30 | Registration and Welcome Coffee |
| 9h00 | Welcome & Introductions
Luca Bertalot , EMF-ECBC Secretary General |
| 9h05 | Property Technology & Real Estate
Reem Alharbi , Real Estate Future Forum |
| 9h25 | Energy Efficient Mortgage Initiative (EEMI) Valuation Checklist & Guidance
Andrea Ranieri , Centre for Research in International Finance (CRIF) |
| 9h45 | Delivering Digital Infrastructure for Emerging Covered Bond Markets
Jim Metaxas , TAO Solutions |
| 10h05 | Launch of the First European Secured Note (ESN)
Richard Graive , Bpifrance |
| 10h25 | Canadian Covered Bonds: Market Overview & Regulatory Update
Lily Shum , Canada Mortgage & Housing Corporation
Andrew Franklin , RBC Capital Markets |
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| 10h45 | Coffee Break |
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- 11h15 **Climate & Credit Risks for Housing Loan Portfolios**
Gianluca Mattarocci, Tor Vergata University of Rome
- 11h35 **ISMMA Comparative Database**
Richard Kemmish, ISMMA Consultant
- 11h55 **Development of Capital Markets in Malaysia: Islamic Finance Models**
Kameel Abdul Halim, Cagamas*
- 12h15 **Impacts of Climate Change and Climate Transition on Monetary Policy**
Danae Kyriakopoulou, Bank of England*
- 12h35 **Consultation on Moldovan Covered Bond Legislative Proposal**
Alexandru Savva, National Bank of Moldova
- 12h50 **Concluding Remarks**
Luca Bertalot, EMF-ECBC Secretary General
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Crystal Hall
Villa Luisa (Av. Manuel Siurot, 1, 41013, Seville - [map](#))
18h00-19h45 CEST (UTC+2)

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18h00 **Welcome Drink**

18h30 **Opening Remarks**

Sanna Eriksson, ECBC Chairwoman

Luca Bertalot, EMF-ECBC

18h45 **Investor Perspectives on Covered Bonds - Panel Discussion**

Moderator: **Thomas Cohrs**, Moderator of the ECBC Investor Task Force & Helaba

Panelists: **Joost Beaumont**, Chairman of ECBC Statistics Working Group & ABN AMRO*

Olaf Pimper, Commerzbank

Philippe Terrier, Bank for International Settlements - BIS*

19h30 **Housing and Capital Markets in Uganda and the East African Region - Interview**

Interviewer: **Oscar Mgaya**, International Secondary Mortgage Market Association (ISMMA) Consultant

Interviewee: **Hon. Judith Nabakooba**, Minister of Lands, Housing and Urban Development of Uganda*



Crystal Hall
Villa Luisa (Av. Manuel Siurot, 1, 41013, Seville - [map](#))
8h30-16h50 CEST (UTC+2)

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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- 9h10 **Keynote Speech**
Dyfed Aubrey, United Nations Human Settlements Programme (UN-Habitat)
- 9h30 **Housing Affordability and Banking Competitiveness in the EU: Finding the Sweet Spot – Panel Session One**
- Moderator: **Luca Bertalot**, EMF-ECBC
Panellists: **Mariateresa di Giacomo / Cristiana Dias**, European Investment Bank*
Sergiu Oprescu, EMF Chairman & Romanian Association of Banks

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10h00 **Keynote Speech:**
Pablo Pérez, Banco de España

10h20 **Overview of the Covered Bond Market – Panel Session Two**

Moderator: **Antonio Torio**, Spanish Mortgage Association
Panellists: **María José Fernández**, Banco de España
Ana Cortes Gonzalez, JP Morgan AM
Cristina Costa, Barclays
Julien Kohn, Spuerkeess*
José de Leon, Moody's
Miguel García de Eulate, Caja Rural de Navarra
Iles Toth, MBH Bank
Alex Valencia, Caixa Bank & Spanish Mortgage Association

- *From each of your perspectives, what concrete actions can we take to address the broad call for simplification in the covered bond market?*
 - *With the perspective of time, have traditional covered bond products like the *cédulas hipotecarias*, been strengthened by the Covered Bond Directive? How?*
 - *How does innovation fit in each of your agendas? New markets, new products, new technologies?*
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11h05 **Coffee Break**

11h35 **Third Party Equivalence – Panel Session Three**

Moderator: **Guy Volpicella**, Chairman of the ECBC Global Issues Working Group & Australian Securitisation Forum
Panellists: **Sanna Eriksson**, ECBC Chairwoman & OP Pohjola
Elena Bortolotti, Chairwoman of ECBC Rating Agency Approaches Working Group & Natixis Corporate & Investment Bank
Patrick Seifert, ECBC Deputy Chairman & LBBW
Annalaura Capuano, UBS
Friedrich Luithlen, DZ Bank
Morten Bækmand Nielsen, Nykredit

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12h20 **Keynote Speech: Geopolitical Developments**
Julian Simcock, Harvard Programme on Diplomacy and Statecraft & New York Foreign Policy Collaborative

12h40 **Lunch Break**

14h00 **Keynote Speech: Dual Recourse Instruments and their Importance to Banks**
Alexandre Gautier, Banque de France*

14h20 **European Secured Notes (ESN): From Concept to Reality – Panel Session Four**

Moderator: **Stefano Patruno**, Moderator of the ECBC ESN Task Force & Intesa Sanpaolo
Panellists: **Lars Overby**, European Banking Authority*
Giovanni Inglis, European Investment Bank*
Alexandre Gautier, Banque de France*

Benedetto La Russa, Chiomenti
Richard Graive, Bpifrance
Markus Wilken, Finnofleet TXS
Yvan Lavastre, Caisse des Dépôts*
Oscar Meester, BNP Paribas Fortis

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15h05 **Digital Innovations & Transparency: How best to increase investor confidence?** – Panel Session Five

Moderator: **Hélène Heberlein**, Fitch Ratings
Panellists: **Tugdual Delamaire**, CIC Banque*
Oliver C. Lange, Finnofleet TXS
Julien Marchand, Nord/LB
Sabrina Miehs, vdp
Aurore Weber, Natixis*

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15h50 **Keynote Speech: Canadian Covered Bonds: Market Overview & Regulatory Update**
Coleen Volk, Canada Mortgage & Housing Corporation

16h10 **Global Perspectives on Housing Finance** – Panel Session Six

Moderator: **Yuji Date**, ISMMA Chairman & Japan Housing Finance Agency
Panellists: **Smith Twinamatsiko**, Ministry of Lands, Housing and Urban Development of Uganda*
Tricia Huijeong Park, Asian Infrastructure Investment Bank
Murodjon Farmanov, Uzbekistan Mortgage Refinance Company
Johnstone Oltetia, Kenya Mortgage Refinance Company
Raheel Qamar Ahmad, Pakistan Mortgage Refinance Company
Sanjay Shukla, National Housing Bank (India)*

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16h55 **Closing Remarks**
Luca Bertalot, EMF-ECBC
