

**11th Central European Covered Bond Conference, Istanbul (Turkey)**

**PROGRAM**

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**Thursday, 8<sup>th</sup> November 2007**

- 12:30 Registration at İşbank, Headoffice, Is Sanat Kultur Merkezi
- 13:15 ***Introduction***  
Aykut Demiray, Deputy-CEO, İşbank  
Otmar Stöcker, Managing Director, Association of German Pfandbrief Banks
- 13:30 ***Welcome addresses***  
Ersin Özince, President of The Banks Association of Turkey and CEO of İşbank  
Turan Erol, Chairman, Capital Markets Board of Turkey
- 14:00 ***New legislation on covered bonds in Europe***  
**Panel discussions/questions**  
Moderator: *András Botos*, Secretary General, Association of Hungarian Mortgage Banks, Budapest
- *Sonja Anadolli*, Deputy Head, The Bank Association of Slovenia, Ljubljana
  - *Lars Blume-Jensen*, Deputy Director, Realkreditrådet / Association of Danish Mortgage Banks, Copenhagen
  - *Ömer Celebi*, Manager, İşbank Consumer Loans Department, Istanbul
  - *Fritz Engelhard*, Director, European Fixed Income Strategy, Barclays Capital, Frankfurt/M.
  - *Karlo Fuchs*, Director, European Covered Bond Ratings, Structured Finance, Standard & Poor's, Frankfurt/M.
- 15:30 Coffee Break
- 16:00 ***Public supervision on covered bonds***  
**Panel discussions/questions**  
Moderator: *Konstantin Kucherenko*, Legal Advisor, Ukrainian National Mortgage Association, Kiev
- *Piotr Cyburt*, President of the Management Board, BRE Bank Hipoteczny, Warsaw
  - *Ralf Grossmann*, Head of Covered Bond - Origination, Société Générale, Frankfurt/M.
  - *Hans-Otto Hagemeister*, Head of Pfandbrief Competence Center II (BA 32) – examinations of cover assets of Pfandbrief institutions, BaFin (German Federal Financial Supervisory Authority), Bonn
  - *Christian Moor*, Director, ABS & Structured Bonds, HSBC Bank Ltd., London
  - *Seda Önen*, Senior Specialist, Institutional Investors Department, Capital Markets Board of Turkey, Istanbul
- 17:30 End of first day
- 19:30 ***Evening reception***  
İşbank, Headoffice, Kule 1, 41<sup>st</sup> floor

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**Friday, 9<sup>th</sup> November 2007**

- 10:00 ***Strategic considerations regarding funding of mortgages***  
**Panel discussions/questions (Part I)**  
Moderator: *Cem Ayhan Azak*, Manager Investment Banking, Barclays Capital, London
- *Erdal Aral*, Head of Treasury, İşbank, Istanbul
  - *Klaus-Peter Follak*, Director, Funding Transactions and Funding Solutions, Hypo Real Estate Bank International AG, Munich
  - *Rebecca Holter*, Analyst (Associate Director European Covered Bonds), Fitch Ratings Deutschland GmbH, Frankfurt/M.
  - *Reiner Lux*, General Manager, HypZert/HypRating GmbH, Berlin
  - *Gyula Nagy*, Chief Advisor, FHB Land Credit and Mortgage Bank, Budapest
  - *Georges Ruchti*, Senior Consultant, Hammer & Associates GmbH, Frankfurt/M.
  - *Bahadır M. Teker*, General Manager, Partner, Istanbul Capital, Istanbul
  - *Batuhan Tufan*, Vice President, Structured Finance, Garanti Bank, Istanbul
  - *Bodo Winkler*, Specialist Officer Capital Markets, Association of German Pfandbrief Banks, Berlin
- 11:30 Coffee Break
- 12:00 ***Strategic considerations regarding funding of mortgages***  
**Panel discussions/questions (Part II)**
- 13:00 ***Final discussion***  
Moderator: *Dr. Otmar Stöcker*, Managing Director, Association of German Pfandbrief Banks, Berlin
- 13:30 Buffet lunch – end of conference
- 15:00 City tour