

**21st Central European Covered Bond Conference
9 / 10 November 2017**

Focus Building Conference Center, Aleja Armii Ludowej 26, 00-609 Warsaw

AGENDA

DAY ONE

13.00 – 14.00 **Registration and buffet lunch**

14.00 – 14.10 **Welcome speeches**

Piotr Cyburt, CEO, mBank Hipoteczny S.A., Warsaw

Otmar Stöcker, Managing Director, Association of German Pfandbrief Banks, Berlin

14.10 – 14.30 Business Case of mBank Hipoteczny S.A.

Piotr Cyburt, CEO, mBank Hipoteczny S.A., Warsaw

14.30 – 16.00 **Resolution Planning - Bank resolution as by BRRD vs. Covered Bond Regulations for the Crisis of the Bank**

Moderator:

Steffen Sachse, General Counsel, Aareal Bank AG, Wiesbaden

✓ *Peter van der Linde*, Legal Counsel Treasury, ING Group N.V., Amsterdam

✓ *Karol Prażmo*, Head of Treasury, mBank S.A., Warsaw

✓ *Otmar Stöcker*, Managing Director, Association of German Pfandbrief Banks, Berlin

16.00 – 16.30 **Coffee**

16.30 – 18.00 **Covered Bond Harmonization**

- Cover calculation (nominal value, NPV, market value, stress tests)
- Special public supervision (special contribution: How are Polish CB issuers supervised?)

Moderator:

Wolfgang Kälberer, Head of Brussels Office, Association of German Pfandbrief Banks, Brussels

✓ *Jørn Andersen*, Director, Danish Financial Supervisory Authority, Copenhagen

✓ *Martin Bourbeck*, Principal Expert, Federal Financial Supervisory Authority (BaFin), Bonn

✓ *Andrzej Reich*, Director, Polish Financial Supervision Authority (KNF), Warsaw

✓ *Massimiliano Rimarchi*, Regulation Department, European Banking Authority, London

18.00 – 18.30 **Discussion**

20.00 **Evening Reception at: "The Place", Spire building, plac Europejski 1, Warsaw**

DAY TWO

10.00 – 11.30 Mortgage Loan Transfer Solutions for CB Funding Purposes

- Special bank principle clarifies segregation and resolution, but makes necessary transfer
- Proportionality rule for supervision requirements
- Origination vs. selection procedure
- Tax and accounting issues
- Banking Supervisory view
- Successful pooling concepts in Europe: Advantage for the scale and frequency of CB market delivery

Moderator:

Agnieszka Tułodziecka, President, Mortgage Credit Foundation, Warsaw

- ✓ *Andras Botos*, Deputy Secretary General, ERSTE Jelzalogbank, Budapest
- ✓ *John Hogan*, Analyst, Moody's Investors Service, London
- ✓ *Izabela Makowska*, Director, mBank Hipoteczny S.A., Warsaw
- ✓ *Marc Nocart*, Chief Executive Officer, Caisse de Refinancement de L'Habitat (CRH), Paris
- ✓ *Ted Packmohr*, Head of Covered Bond Research, Commerzbank AG, Frankfurt

11.30 – 12.00 Coffee

12.00 – 13.30 Digitalisation / Efficiency / Fintechs in Mortgage Finance

- Communication with client
- Internal bank processes
- Legal real estate infrastructure
- Digitalisation of cover registration, calculation and disclosure procedures
- Digitalisation, threat or opportunity for mortgage banks
- AVM (Automated Valuation Models)

Moderator:

Jean Christophe, Head of PIF Platform and pbb Digitalisation, Deutsche Pfandbriefbank AG, Paris

- ✓ *Thomas Bludau*, Head of Service Management, ING-DiBa AG, Frankfurt
- ✓ *Reiner Lux*, Managing Director, vdpResearch GmbH, Berlin
- ✓ *Jan Moerkerke*, President, European Land Registration Association (ELRA), Brussels
- ✓ *Roland Probst*, Partner, Lucht Probst Associates (LPA), Frankfurt
- ✓ *Torsten Schmidt*, Managing Director, TXS GmbH, Hamburg

13.30 – 14.00 Discussion

14.00 – 15.00 Buffet lunch – end of conference