

Tuesday 18 October

09:30 Treatment of Covered Bonds under the new EU Capital Requirements Directive
Wolfgang Kälberer, Association of German Pfandbrief Banks (Germany)

10:00 Covered bonds v. MBS and deposits - their attractiveness in terms of mortgage funding

Panel discussions/questions

Moderator: Dr. Agnieszka Drewicz-Tułodziecka, Mortgage Credit Foundation (Poland)

Dr. Piotr Cyburt, BRE Bank Hipoteczny (Poland)

László Harmati, FHB Land Credit and Mortgage Bank (Hungary)

Dr. Filomena Raquel Oliveira, Caixa Geral de Depósitos (Portugal)

Serge Ozerov, Delta Credit Ipotechnyj Bank (Russia)

Arjan Verbeek, Barclays Capital (UK)

11.30 *Coffee break*

12.00 Legislative improvements in central and eastern Europe: Quality of mortgage collateral

Panel discussions/questions

Moderator: Mario Thurner, Center of Legal Competence (Austria)

Dr. Andras Botos, Association of Hungarian Mortgage Banks (Hungary)

Dr. Agnieszka Drewicz-Tułodziecka, Mortgage Credit Foundation (Poland)

Alexander Kvoschinsky, LL.M., LegalStudies.RU, NGO (Russia)

Tim Lassen, EUROHYPO AG (Germany)

13.00 Final discussion

13.30 *Buffet lunch – end of conference*