



Wednesday, 5 June 2013

18:30 **Departure from the congress hotel for the welcome reception**
Dress code: business, elegant

19:00 **Welcome reception at the Vienna town hall for congress participants and accompanying persons at the invitation of Vienna's Lord Mayor**
Welcome speeches, cocktail

Dinner for congress participants and accompanying persons at the Vienna town hall

Thursday, 6 June 2013

9:00 **Opening**

- Cas Coovadia, President of the IUHF
- Herbert G. Pfeiffer, President of the EFBS
- Dr. Michael Ludwig, City Council of Vienna

9:30 – 10:40 **First session: Lessons from the crisis – detecting house price bubbles**

- Emile J. Brinkmann Ph.D., Mortgage Bankers Association, USA
- Masahiro Kobayashi, Japan Housing Finance Agency, Japan
- Dr. Matthias Holzhey, UBS, Switzerland

Coffee and tea break

11:00 – 12:15 **Second session: Access to finance – expansion to underserved markets**

- Natalia Koltsova, Agency for Housing Mortgage Lending (AHML), Russian Federation
- Dr. Jorge Yarza Garrido, UNIAPRAVI, Mexico
- Kapil Wadhawan, Dewan Housing Finance, India
- Roland Igbinoba, Pison Housing, Nigeria

Lunch break

13:30 – 14:20 **Third session: Marketing – customer confidence and sales approaches**

- Filipe F. Pontual, Association of Mortgage and Building Saving Institutes of Brazil (ABECIP), Brazil
- Dr. Josef Schmidinger, S-Bausparkasse, Austria

Coffee and tea break

14:45 – 16:30 **Fourth session: Regulation – Basel III and consumer protection**

- Lynda Blackwell, Financial Conduct Authority, United Kingdom
- Sven A. Blomberg, BRFkredit, Denmark
- Nicholas Nkosi, Standard Bank, South Africa
- Krzysztof Pietraszkiewicz, Polish Bank Association, Poland

17:30 **Departure for the evening event for congress participants and accompanying persons at the invitation of the Austrian bausparkassen “An evening at the mystic heart of the Vienna Woods”**

Buses depart from the entrance of the Vienna Marriott Hotel to Heiligenkreuz Abbey. Dress code: business, smart casual.

Friday, 7 June 2013

9:00 – 10:15 **Fifth session: Lessons from the crisis – building sustainable housing finance systems**

- Chee Leong Chung, Cagamas Berhad, Malaysia
- Prof. Dr. Carlos J. Garcia, ILADES University Alberto Hurtado, Chile
- Klaus Oskar Schmidt, Bausparkasse Schwäbisch Hall, Germany

Coffee and tea break

10:45 – 12:15

Final session

- Dr. Peter Williams, University of Cambridge, Centre for Housing and Planning Research, United Kingdom
- Dr. Michael Spindelegger, Vice Chancellor and Minister for European and International Affairs of the Federal Republic of Austria
- Final address to the delegates

Buffet lunch for congress participants and accompanying persons.

End of the official part of the Congress

14:00

Optional programme for congress participants and accompanying persons: A tour to Wachau Valley

Buses depart from the entrance of the Vienna Marriott Hotel at 14:00.

Participants of this tour will go up the Danube river to Melk Abbey. After visiting the Benedictine abbey they will go on to Dürnstein. With its wonderful setting at the river and surrounded by vineyards, the place is one of the most visited tourist destinations in the Wachau and one of Austria's most established and notable wine regions. After dinner with local delicacies at a traditional wine restaurant, the guests will be back at the hotel at about 23:00. The tour is not included in the congress fee and must be booked separately. Dress code: smart casual, comfortable footwear is recommended.

Programme for accompanying persons

While the delegates attend the business programme, accompanying persons are invited to explore the sights of Vienna on **6 June 2013**. Three options are available:

A walk through the historic centre of Vienna | approx. 2-3 hours

The tour starts at 10:00 from the hotel lobby.

If you are visiting the city for the first time, this tour offers you an ideal overview. During the walk you will see the inner city and its most important sights, such as the Hofburg, the former Imperial Residence. The tour ends at the famous Café Landtmann for a light lunch. Comfortable footwear is recommended.

The treasures of the Vienna Hofburg | approx. 2-3 hours

The tour starts at 10:00 from the hotel lobby.

For centuries, the Vienna Hofburg served as imperial residence and seat of the government. Today the huge building complex houses the offices of the Austrian federal president, but also a variety of world-renowned museums and collections. After visiting the Hofburg from the outside, you will be guided through the Imperial Apartments, the Sisi Museum and the Imperial Silver Collection. The tour will end at the famous Café Landtmann for a light lunch. Comfortable footwear is recommended.

UNESCO World Heritage Schönbrunn Palace | approx. 4 hours

The tour starts at 9:00 from the hotel.

It will take you to the most important buildings of Vienna to end up at Schönbrunn Palace. It was empress Maria Theresa who, in the mid-18th century, made it the imperial summer residence which it remained until the end of the monarchy. Today Schönbrunn and its baroque gardens are the most visited site in Austria, and a UNESCO World Heritage property. The tour ends at the Park Café Landtmann for a light lunch. The bus will take you back to the hotel in the early afternoon. Comfortable footwear is recommended.

Optional programme for congress participants and accompanying persons on **7 June 2013: A trip to Wachau Valley**. For detailed information see opposite page.