



MINUTES

Meeting

Housing Policy and Marketing Committee

13 October 2022, Luxembourg

14:30 – 15:30

Participants:

Bogk Matthias, Wüstenrot Bausparkasse AG

Finken Ansgar, BHW Bausparkasse AG

Freise Agnes, VdPB

Ginter Cynthia, BHW Bausparkasse AG -
Niederlassung Luxemburg

Guthmann Axel, Bundesgeschäftsstelle LBS

Haslmeier Oliver, Bausparkasse der
österreichischen Sparkassen AG

Holler Kathrin, European Federation of Building
Societies

Huber-Srb Karin, Raiffeisen Bausparkasse
Gesellschaft m. b. H.

Ibragimova Lyazzat, Otbasy Bank JSC

Jäger Thomas, Bausparkasse Wüstenrot
Luxemburg

Jungkurth Frank, Wüstenrot &
Württembergische AG

Kallay Gergely, Fundamenta - Lakáskassza Zrt

Kármán András, Erste Building Society

Kaschel Rainer, Fundamenta - Lakáskassza Zrt

Kašiar Radomír, CSOB stavebna sporitelna,
a.s.

König Christian, VdPB

König Sabine, LBS Hessen-Thüringen

Licht Björn, Bausparkasse Mainz AG

Martell Christian, Raiffeisen Bausparkasse
Gesellschaft m. b. H.

Masár Juraj, Prvá stavebná sporiteľňa

Masgutova Zaure, Otbasy Bank JSC

Masuch Sabine, VdPB

Melchior Simone, Bausparkasse Wüstenrot AG

Müller Martin, BHW Bausparkasse AG -
Niederlassung Luxemburg

Pfenning Jonathan, European Federation of
Building Societies

Poos Marc, Oeuvre CGFP

Reiner Pierre, European Federation of Building
Societies

Reitz Christina, Bausparkasse der
österreichischen Sparkassen AG

Schudrowitz Juri, VdPB

Sedrati Redouane, Prvá stavebná sporiteľňa,
a.s.

Senjak Andreas, Bausparkasse Wüstenrot AG

Sturm Andreas, SIGNAL IDUNA Bauspar AG

Szendrey Zoltan - Fundamenta - Lakáskassza
Zrt

Takácsová Lucia, Prvá stavebná sporiteľňa

Taltusov Rinat, Otbasy Bank JSC

Tátrai Bernadett, Fundamenta - Lakáskassza
Zrt

Tichy Zoltán, Erste Building Society

Trappe Florian, Bundesgeschäftsstelle LBS

Vallant Hans-Christian, Raiffeisen
Bausparkasse Gesellschaft m. b. H.

Weinrich Mark, VdPB

1. Welcome & Introduction

Hans-Christian Vallant (chairman of the committee)

Hans-Christian Vallant welcomes the members of the Marketing Committee and presents the agenda.

Two speakers of the company “Viable GmbH” (Viable) have been invited from Vienna:

Monika Hoffmann and Verena Heil.

Viable was founded in 2017 as an Innovations-Consulting-Company with seat in Vienna. The Team consists of product specialists, consultants, Frontend- and Backend-Developers as well as organizational developers. Among their customers are a variety of large and well-known companies, such as Raiffeisen Bausparkasse.

2. Mortgage loan – From Digitalization to Innovation

Monika Hoffmann und Verena Heil (viable GmbH)

Ms. Hoffmann and Ms. Heil are highlighting how important it is for financial institutions to drive digital innovation and to provide resources to do so. To make sure one is well-equipped for market-challenges ahead, following aspects are essential:

- Analyzing the user behavior and derive actions from it
- Simplification of complex processes through cooperation (in “cross-functional” teams), direct communication and transparency
- Creation of a flexible and reusable IT-infrastructure (step-by-step)

Based on two case studies the speakers illustrate possibilities for implementing the above-mentioned aspects in the online area of financial institutions with a focus on mortgage loan business. Raiffeisen Bausparkasse, for instance, developed an end-to-end online mortgage loan, which is fully automated up to the point of financing decision. All details and both case studies can be found in the presentation.

The presentation is available on the EFBS website.

Hans-Christian Vallant once again thanks the speakers as well as the participants for the interesting contributions and closes the meeting.

Minutes: Karin Huber-Srb
(Raiffeisen Bausparkasse Gesellschaft m.b.H.)