

EFBS Spring Meeting 2025

General Assembly

09 April 2025

16h00-17h00

European Federation of Building Societies
Brussels, Belgium



Agenda 2025

1. Secretary
2. Quorum
3. Keynote speech by MEP Markus Ferber (EPP)
4. Report by the Managing Director on the activities of the federation in 2025
5. Annual financial statement 2024
6. Release of the Managing Director and management board
7. Date for the EFBS autumn meeting 2025



Agenda Items 1 and 2

Secretary

Additions to the Agenda and Quorum



Agenda Item 3

Keynote speech by MEP Markus Ferber (EPP) on

“The Start of the VDL II Commission – from the Special Committee on Housing, to the Savings and Investment Union, to the major topic of reducing bureaucracy”



Agenda Item 4

EFBS activities

Report by the Managing Director on the activities of the federation in 2024/ 2025

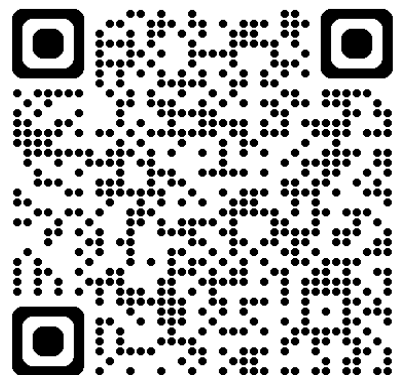
Mr. Christian König



TV Recording „Europe up to date“

11 December 2024 in the European Parliament, Brussels

- Moderated by Andreas Rogal
- Members of the European Parliament:
 - MEP Martin Schirdewan
 - MEP Markus Ferber
 - MEP Katrin Langensiepen
- Focus: **Housing crisis in Europe**
- Held in German
- Available on YouTube:



Memorandum of Understanding with KHFC

Meeting with delegation from Korea Housing Finance Corporation

- Signed on 17 February 2025 at EFBS in Brussels
- Agreement: Setting the foundation for **closer collaboration in housing finance**
- Kyung Hwan Kim, President of KHFC, called the agreement "*a key milestone for future generations*"



Event: “Financial services policy in the next legislature”

Joint event with Verband deutscher Pfandbriefbanken (vdp)

- 20 November 2024 in Brussels
- **Focus:** Future priorities and challenges for real estate financiers
- Discussion with MEP Engin Eroglu and MEP Stefan Berger
- Moderated by Detlef Fechtner
- Approx. **90 participants** from various European institutions/ federations



Meetings with MEPs

MEP Elisabeth Grossmann

AT, S&D
IMCO



- Meeting in Nov 2024
- Focus: **Government support for Bausparen**

MEP Markus Ferber

DE, EPP
ECON, HOUS



- Meeting in Dec 2024
- Focus: **Housing policy**

MEP Kinga Kollár

HU, EPP
ECON, BUDG



- Meeting in Dec 2024
- Focus: **Hungarian housing finance**



Meetings with MEPs

MEP Andreas Schwab

DE, EPP
IMCO



- Meeting in Dec 2024
- Focus: **Omnibus proposal**

MEP Matthias Ecke

DE, S&D
ITRE



- Meeting in Dec 2024
- Focus: **Social housing**

MEP Katrin Langensiepen

DE, Greens
EMPL, IMCO



- Meeting in Dec 2024
- Focus: **Accessible** living standards



Meetings with MEPs

MEP Stefan Berger

DE, EPP
ECON, FISC



- Meeting in Jan 2025
- Focus: **Savings and Investment Union**

MEP Thomas Geisel

DE, Non-attached
BUDG



- Meeting in Feb 2025
- Focus: **Bureaucratic simplification**

MEP Andreas Glück

DE, Renew
ENVI



- Meeting in March 2025
- Focus: **Green Claims Directive**



Meetings with MEPs

MEP Andreas Schieder

AT, S&D
TRAN, HOUS, AFET



- Meetings in Nov 2024 and Feb 2025

MEP Ondřej Kovařík

CZ, PEF
BUDG, ECON, FISC



- Meeting in Nov 2024

MEP Andrea Wechsler

DE, EPP
ITRE, EMPL, ENVI



- Meetings in Feb 2025

New European Commission

Confirmed on 27 Nov 2024



- Von der Leyen presented the new College of Commissioners and its programme
- Confirmation by the European Parliament
 - *401 votes in favour*
- VDL II Commission took up its work on **1 December 2024**

New European Commission

College of Commissioners



Meeting with Commissioner Valdis Dombrovskis

Responsible for Economy and Productivity, Implementation and Simplification

- Meeting in Feb 2025
- **Focus:** Bureaucratic simplification for financial institutions
- EFBS presented 20-page document with concrete suggestions



Meetings with European Commission

DG FISMA

Ms. Liesenfeld

Mr. Griksas



Meeting in March 2025

Focus on **MCD** and **financial landscapes**
across member states

DG ENERGY

Mr. Baldwin



Meeting in Feb 2025

Focus on **Housing Task Force**



Agenda Item 5

EFBS budget

Annual Financial Statement 2024

Mr. Christian König



Agenda Item 5

EFBS budget

KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2024 in EUR	IST 31.12.2024 in EUR	difference Plan 2024	paid out / in (%)
Einnahmen/Incomes					
8000 5	Mitgliederbeiträge/Member's contributions	131.587,50	131.587,50	0,00	100,00%
8603 0	Sonstige betriebliche Erträge				
2651 5	Zinserträge Festgeld/Tagesgeld	0,00	6.196,23	6.196,23	
2654 5	Erträge Wertpapiere	0,00	375,00	375,00	
	Zwischensumme/Amount	131.587,50	138.158,73	0,00	104,99%
Aufwendungen/Expenditures					
2100 5	Zinsen für Festgeld/interests and other expenses	0,00	0,00	0,00	
2020 5	Steuern/taxes	0,00	0,00	0,00	
4380 5	and. Mitgliedschaften/other membership *	940,00	1.314,00	374,00	139,79%
4610 5	Öffentlichkeitsarbeit/communication	10.000,00	10.517,22	517,22	105,17%
4630 5	Geschenke/presents	500,00	517,80	17,80	103,56%
4640 5	Sitzung/meetings**	30.000,00	15.836,22	-14.163,78	52,79%
45805/-955/46635/-645/-665/-685	Reisekosten/travelling expenses	45.000,00	47.427,48	2.427,48	105,39%
4530 5	laufende Kfz-Betriebskosten		635,22		
4580 5	Sonstige Kfz-Kosten		1.410,77		
4595 5	Fremdfahrzeugkosten		5.092,05		
4663 5	Reisekosten Arbeitnehmer Fahrtkosten		29.927,76		
4664 5	Reisekosten Arbeitnehmer Verpflegungsmeh		2.861,20		
4666 5	Reisekosten Arbeitnehmer ÜN-Aufwand		7.500,48		
4668 5	Kilometergeldersatz Arbeitnehmer		0,00		
4910 5	Porto/postage	500,00	941,60	441,60	188,32%
4920 5	Telefon	0,00	16,67	16,67	
4930 5	Bürobedarf/office expences	300,00	234,63	-65,37	78,21%
4940 5	Publikationen (Rg. für Jahresbericht) /publications	6.000,00	158,60	-5.841,40	2,64%
49505/49555/49570/-5	Beratungskosten/advisory expenses	10.000,00	18.232,96	8.232,96	182,33%
4950 5	Beratungskosten		844,90		
4955 5	Buchführungskosten		12.426,46		



Agenda Item 5

EFBS budget

4957 5	Abschluss- und Prüfungskosten		4.961,60		
4964 5	(Aufwendungen Lizenzen) Internet/internet	600,00	246,33	-353,67	41,06%
4970 5	Nebenkosten Geldverkehr/other costs transfer	500,00	340,80	-159,20	68,16%
4971 5	Honorare, Übersetzungen/fees, translations	4.000,00	2.276,02	-1.723,98	56,90%
4972 5	Dolmetscher/interpretation	8.000,00	9.324,32	1.324,32	116,55%
Zwischensumme:		116.340,00	107.384,65	-8.955,35	92,30%
KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2024 in EUR	IST 31.12.2024 in EUR	difference Plan 2024	paid out / in (%)
Übertrag:		116.340,00	107.384,65	-8.955,35	92,30%
46505/46533/46555/49805/-815	sonst. Ausgaben/other costs	11.000,00	2.913,97	-8.086,03	26,49%
2020 5	periodenfremde Aufwendungen		46,98		
4650 5	Bewertungskosten		2.033,28		
4653 5	Aufmerksamkeiten		0,00		
4980 5	Sonstige Ausgaben (Verwaltungsumlage)		766,81		
4981 5	Trinkgeld		66,90		
	sonst. Ausgaben-ASBL / other costs (ASBL)	0,00	0,00		
	Zwischensumme/Amount	127.340,00	110.298,62	-17.041,38	86,62%
Profit/ Loss		4.247,50	27.860,11		



Agenda Item 6

Release of the Managing Director and Management Board



Christian König

Verband der Privaten
Bausparkassen

Germany



Sabine König

Landesbausparkasse
NordOst

Germany



Hans-Christian Vallant

Raiffeisen Bausparkasse

Austria



Zdravko Anđel

Wüstenrot stambena
štedionica

Croatia

Agenda Item 7

Date for the EFBS autumn meeting 2025

- Date: 6 and 7 November 2025
- Bratislava, Slovakia
- Venue: **Hotel Devín**
- Invitations will be sent out accordingly

