

EFBS Autumn Meeting 2025

General Assembly

7 November 2025

11h30-12h30

European Federation of Building Societies
Bratislava, Slovakia



Agenda 2025

1. Secretary
2. Quorum
3. Keynote speech by MEP Gabriele Bischoff (S&D)
4. Overview of market developments
5. Report by the Managing Director on the activities of the federation in 2025
6. Membership development and discussion about future cooperation
7. Report by the Managing Director on the federation's budget proposal 2026
8. Release of the Managing Director and management board
9. Date for the EFBS Spring Meeting 2026



Agenda Items 1 and 2

Secretary

Additions to the Agenda and Quorum



Agenda Item 3



Keynote speech by **MEP Gabriele Bischoff**
(S&D) on the *ongoing work of the Special
Committee on the Housing Crisis in the
European Union (HOUS)*

Agenda Item 4

Market developments of European Bausparkassen in 2024

Mr. Mark Weinrich, VdPB



Bausparkassen that delivered data for 2024

- **Austria:** 4 of 4
- **Croatia:** 1 of 1
- **Germany:*** 13 of 13
- **Slovakia:** 1 of 2
- **Hungary:** Business development data are considered trade secrets
- **Czech Republic:** No data have been provided

* Data reported for Luxembourg is contained in the German dataset.



New bauspar contracts

Number of new contracts

	2024	2023	YoY
Germany	1.314.057	1.513.674	-13,2%
Croatia	14.673	20.213	-27,4%
Austria	475.409	517.309	-8,1%
Slovakia	66.303	52.416	+26,5%

Contract sum in Thousand Euro

	2024	YoY
	78.075.600	-21,1%
	137.181	-53,1%
	13.567.911	-8,3%
	1.795.057	+30,2%



Payouts – new business

Payouts in 2024 and 2023 in Thousand Euro

	2024	2023	YoY
Germany	39.980.900	41.712.900	-4,2%
Croatia	29.776	28.746	+3,6%
Austria	1.716.110	2.611.127	-34,3%
Slovakia	216.761	458.426	-52,7%



Portfolio of bausparkassen

Portfolio of: **bauspar deposits** **& outstanding loans in Thousand Euro**

	2024	YoY	2024	YoY
Germany	181.820.000	-2,0%	193.891.300	+2,3%
Croatia	255.578	-0,2%	254.978	+5,0%
Austria	15.298.707	+0,9%	21.148.574	-1,1%
Slovakia	2.547.475	-1,9%	2.579.883	-0,9%



Portfolio of bausparkassen

Portfolio of contracts: **number of contracts** **contract sum in Thousand Euro**

	2024	YoY	2024	YoY
Germany	21.049.711	-4,1%	974.669.100	+1,3%
Croatia	89.031	-3,1%	1.222.598	-1,4%
Austria	2.866.481	-3,8%	67.673.156	-0,9%
Slovakia	690.574	-0,1%	12.834.798	+0,3%



Employees

Number of employees working for bausparkassen

	2024	YoY
Germany	9.324	-0,4%
Croatia	130	-10,3%
Austria	764	+0,8%
Slovakia	375	-1,6%



Agenda Item 5

EFBS activities

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

Mr. Christian König



“Less is more”

Proposals for improving European rule-making in the financial services sector and policy objectives for greater EU competitiveness



- *Less is more* conference at the **European Parliament** on 30 April 2025
- EFBS took part in the **official unveiling** of the report
- Report was received by MEPs Stéphanie Yon-Courtin, Markus Ferber and Jonas Fernandez

Continued Cooperation with KHFC: International Seminar

Busan, Korea

- Hosted by **Korea Housing Finance Corporation (KHFC)** and jointly organized with **EFBS** on 21 Aug 2025
- Second major exchange in 2025
- EFBS called for **more international coordination** to build resilient, sustainable and affordable housing systems



Contractual Savings for Housing Conference 2025

Almaty, Kazakhstan

- Hosted by **Otbasy Bank** with support from **IUHF** and **EFBS** on 29-30 Sept 2025
- EFBS presented the **role of housing savings** and sustainable finance **for Europe**
- Panel discussion: Best practices in Europe and their relevance for Central Asia



Political Priorities in EU Housing Finance

Savings and Investment Union (SIU)

- Continuation of Capital Markets Union (CMU) project
- Attempt to raise more private capital for political priorities
- Key proposal: **Savings and Investment Accounts**

Housing

- Special Committee on Housing (HOUS) in the European Parliament
- Report with proposals
- Commission works on an **Affordable Housing Plan** for late 2025/early 2026



Savings and Investment Union (SIU)

Meetings with relevant Members of the European Parliament

MEP Markus Ferber

DE, EPP
ECON, HOUS, FISC



- Meetings in June and October 2025
- Focus: **Simplification, Housing finance**

MEP Ralf Seekatz

DE, EPP
ECON



- Meeting in June 2025
- Focus: **FiDA, Housing finance**



Savings and Investment Union (SIU)

Dissemination of EFBS Savings Brochure



- In anticipation of various SIU initiatives, EFBS developed a brochure on "*Savings Product in the EU*"
- Showcases diversity and **importance of savings products across Europe**
- Presents arguments to protect **savings culture**
- Brochure was distributed to a variety of MEPs and Commission staff

Meeting with Cabinet of Commissioner Maria Luís Albuquerque

Responsible for Financial Services and the Savings and Investments Union



Meeting with Cabinet of Commissioner Maria Luís Albuquerque

Responsible for Financial Services and the Savings and Investments Union

- Meeting with Mr Lauro Panella in April 2025
- **Focus:** EFBS thoughts on the Savings and Investment Union (SIU)
- EFBS presented paper on burden reduction
- Other agenda items: Commission plans for securitization and MCD



Housing Policy

Meetings with relevant Members of the European Parliament

MEP Engin Eroglu

DE, Renew
ECON



- Meeting in July 2025
- Focus: **SIU, FiDA**

MEP Gabriele Bischoff

DE, S&D
HOUS, EMPL



- Meeting in July 2025
- Focus: **Affordable housing**

MEP Ros Sempere

ES, S&D
HOUS, REGI



- Meeting in July 2025
- Focus: **SIU, Housing**



Housing Policy

Meetings with relevant Members of the European Parliament

MEP Marion Walsmann

DE, EPP
JURI, IMCO



- Meeting in Sept 2025
- Focus: **Housing report, fiscal incentives**

MEP Niels Geuking

DE, EPP
EMPL, HOUS



- Meeting in Sept 2025
- Focus: **Energy efficiency in housing**

MEP Giménez Larraz

ES, EPP
TRAN, HOUS



- Meeting in Oct 2025 with APA
- Focus: **HOUS draft report**



Publication in “Immobilien & Finanzierung” Journal

- **Author:** Christian König
Article published on 1 September 2025 in “Immobilien & Finanzierung”
- Detailed plans of regulating private housing finance on the EU level
- Key takeaways: Excessive financial regulation impacts mortgage costs and housing prices
- Calls for more initiatives on national level
- Also published in ***Housing Finance International*** Summer Issue 2025 in English



Meeting with Cabinet of Commissioner Dan Jørgensen

Danish Commissioner responsible for Energy and Housing



Meeting with Cabinet of Commissioner Dan Jørgensen

Danish Commissioner responsible for Energy and Housing

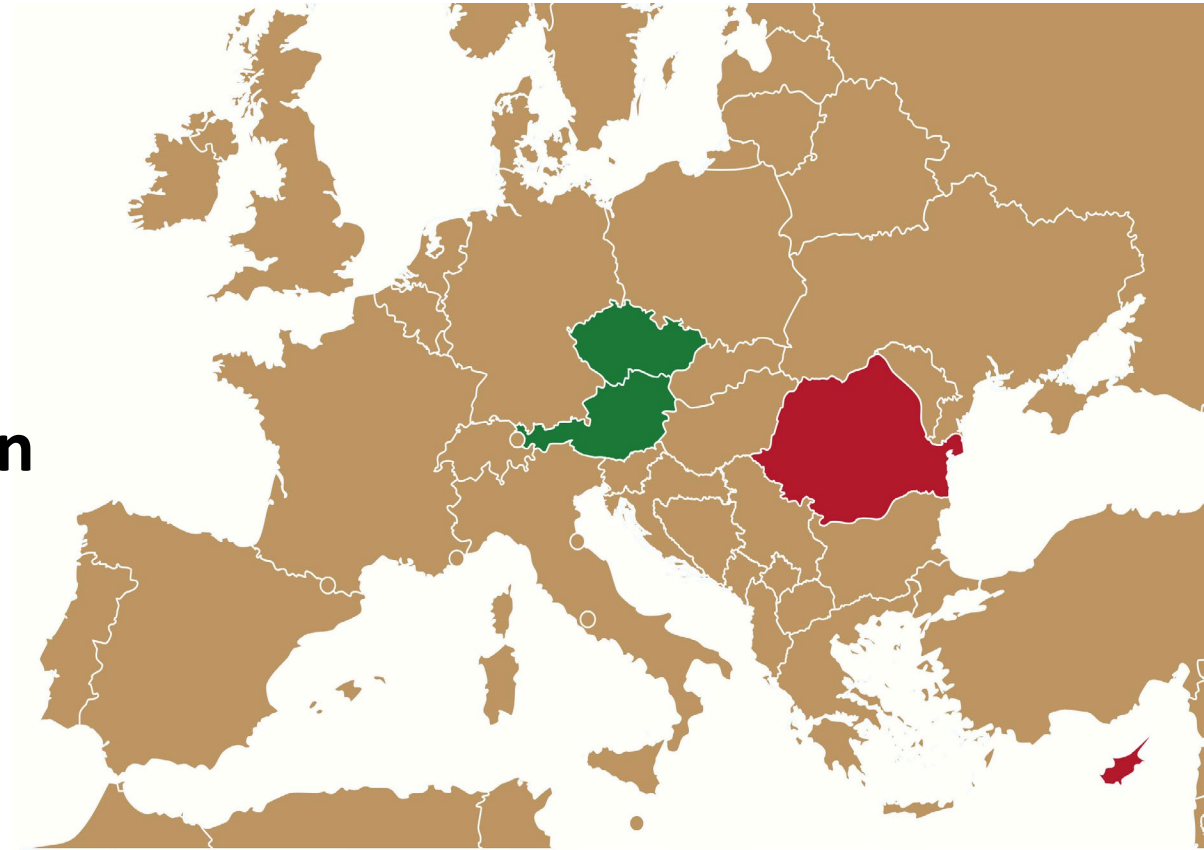
- Meeting in June 2025
- **Topics**
 - Commission's works on the **European Affordable Housing Plan** and Strategy for Housing
 - Cohesion finance for construction
 - Future of the **EPBD**



Agenda Item 6

**Membership development and
discussion about future cooperation**

Mr. Christian König



Agenda Item 6

Membership development and discussion about future cooperation

With different member institutions leaving the federation

- Housing Finance Corporation, **Cyprus**, end 2024 as corresponding member
- three out of five **Czech** Bausparkassen, end 2024 as ordinary members
- all **Austrian** Bausparkassen, end 2025 as ordinary members
- BCR Banca pentru Locuinte, **Romania**, end 2026 as ordinary member

EFBS is confronted with a substantial **loss of membership fees** of 36.300 EUR, equal to 25%-33% of the total budget.



Agenda Item 6

Membership development and discussion about future cooperation

- The **Czech Asociace českých stavebních spořitelén** wants to become a corresponding member.
- Thanks to the decision by the **Bausparkassenverband Österreich** to become an **ordinary member** with **two voting rights**, **16.500 EUR** on new membership fees can be generated as of 1st January 2026.

→ *Vote on admitting Bausparkassenverband Österreich as an ordinary member.*



Agenda Item 7

EFBS budget

Report by the Managing Director on the federation's budget proposal 2026

Mr. Christian König



Agenda Item 7

EFBS budget

KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2025	IST 31.08.25	Plan 2026
Einnahmen/Incomes				
8000	Mitgliederbeiträge/Member's contributions	120.862,50	116.325,00	115.087,50
8603 0	Sonstige betriebliche Erträge	0,00		0,00
2651 5	Zinserträge Festgeld/Tagesgeld	0,00	2.344,36	2.200,00
2654 5	Erträge Wertpapiere	0,00		0,00
	Zwischensumme/Amount	120.862,50	118.669,36	117.287,50
Aufwendungen/Expenditures				
2100 5	Zinsen für Festgeld/interests and other expenses	-1.500,00		-1.500,00
2020 5	Steuern/taxes	0,00	2.960,76	3.000,00
4380 5	and. Mitgliedschaften/other membership *	1.250,00	1.250,00	1.250,00
4610 5	Öffentlichkeitsarbeit/communication	4.000,00	9.940,41	4.000,00
4630 5	Geschenke/presents	500,00	237,48	500,00
4640 5	Sitzung/meetings**	30.000,00	14.538,58	30.000,00
45805/-955/46635/-645/-665/-685	Reisekosten/travelling expenses	45.000,00	37.890,68	45.000,00
4909 5	Fremdleistungen	0,00	5.530,53	5.530,53
4910 5	Porto/postage	500,00	222,10	500,00
4930 5	Bürobedarf/office expences	300,00	240,75	300,00
4940 5	Publikationen (Rg. für Jahresbericht) /publications	8.000,00	6.357,88	5.000,00
4945 5	Fortbildungskosten	0,00	792,00	1.000,00
49505/49555/49570/-5	Beratungskosten/advisory expenses	17.000,00	7.796,19	15.000,00
4964 5	(Aufwendungen Lizenzen) Internet/internet	500,00	29,75	200,00
4970 5	Nebenkosten Geldverkehr/other costs transfer	500,00	227,83	500,00
4971 5	Honorare, Übersetzungen/fees, translations	3.000,00		0,00
4972 5	Dolmetscher/interpretation	8.000,00	5.391,57	9.000,00
46505/46533/46555/49805/-815	sonst. Ausgaben/other costs	5.000,00	6.787,12	7.000,00
	sonst. Ausgaben-ASBL / other costs (ASBL)	0,00	0,00	0,00
	Zwischensumme/Amount	122.050,00	100.193,63	126.280,53
Profit/ Loss		-1.187,50	18.475,73	-8.993,03



Agenda Item 8

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 9

Date for the EFBS Spring Meeting 2026

- Date: 16 and 17 April 2026
- Brussels, Belgium
- Venue: **Thon Hotel EU**
- Invitations will be sent out accordingly

