

# EFBS Spring Meeting 2026

## General Assembly

**16 April 2026**

**16h00-17h00**

European Federation of Building Societies  
Brussels, Belgium



# Agenda

1. Secretary
2. Quorum
3. **Keynote speech by Heike Nortmann**
4. Internal Round on "Bauspar Image Campaign"
5. Report by the Managing Director on the Activities of the Federation in 2026
6. Admission of Adil Tasarruf Finansman A.Ş. as an Observing EFBS Member
7. Considerations on the Revision of the EFBS Constitution and EFBS Membership Fees
8. Annual Financial Statement 2025
9. Release of the Managing Director and Management Board
10. Date for the EFBS Autumn Meeting 2026



# Agenda Items 1 and 2

**Secretary**

**Additions to the Agenda and Quorum**



# Agenda Item 3

Keynote

**Keynote speech by Ms Heike Nortmann**

*“Current Developments in Finance at the Level of  
EU Economic and Finance Ministers”*

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Head of the Finance Department, German Permanent Representation to the EU



## Agenda Item 4

### Internal Round on “Bauspar Image Campaigns“

Speakers:

- Mr. Sekereš, Prvá stavebná sporiteľňa (PSS)
- Ms. Dahlmann, VdPB
- Mr. Guthmann, LBS Federal Office
- Ms. Wannewetsch, Bausparkasse Schwäbisch Hall



# Agenda Item 5

EFBS Activities

## **Report by the Managing Director on the Activities of the Federation in 2026**

Mr. Christian König



# TV Recordings

Format „Europe up to date“

- Recorded on 2 Dec 2025
- Moderated by Andreas Rogal
- Discussion with MEP Gordan Bosanac
- Focus: **Energy efficiency requirements introduced with the EPBD**
- Held in English, available on YouTube



# TV Recordings

Format „Europe up to date“



- Recorded on 24 Feb 2026
- Moderated by Andreas Rogal
- Members of the European Parliament:
  - MEP Gabriele Bischoff
  - MEP Dirk Gotink
  - MEP Regina Doherty
- Focus: **Affordable Housing in Europe**
- Held in English, available on YouTube



# Meetings with MEPs

## Housing

### MEP Gordan Bosanac

HR, Greens  
REGI, (HOUS), (EMPL)



→ Meeting in Feb 2026

#### Discussion:

- Possibility of additional capital buffers for housing
- Key differences in approach between European Parliament and Commission
- Role of savings and own equity for housing accessibility



# Meetings with MEP Offices

Accredited parliamentary assistants (APAs)

Mr Rößler, APA of  
**MEP Ralf Seekatz**

DE, EPP  
ECON, (INTA)



- Meeting in Nov 2025
- Focus: **Retail Investment Strategy (RIS)**

Mr Tanko, APA of  
**MEP Matjaž Nemec**

SL, S&D  
LIBE, BUDG



- Meeting in Feb 2026
- Focus: **Digital Omnibus**

Ms Heuvel, APA of  
**MEP Brigitte Van Den Berg**

NL, Renew  
HOUS, EMPL, (ITRE)



- Meeting in March 2026
- Focus: **Housing Crisis**



# Open Letter: Joint Initiative

## Financial Regulation to Promote Housing at EU Level

- Released on 25 Feb 2026
- At the initiative of EFBS and UIPI (International Union of Property Owners)
- With **support from European** real estate and banking **associations**
- Key demand: Ensuring that EU policies promote rather than **hinder access to affordable housing**
- **Retention of transitional provisions** for low-risk residential real estate exposures in the **CRR**



# Open Letter: Joint Initiative

## Financial Regulation to Promote Housing at EU Level



*“Ensuring continuity of CRR3 transitional measures for real estate financing is crucial to maintain stability, support market confidence, and advance the EU’s strategic housing goals.*

*[We] encourage the European Commission to adopt a more proportionate and risk-based approach to financial regulation where it impacts residential real estate and access to property, while ensuring financial stability.”*



# Agenda Item 6

EFBS Membership

## **Admission of Adil Tasarruf Finansman A.Ş. as an Observing EFBS Member**

Mr. Christian König



# Agenda Item 7

EFBS Constitution

## **Considerations on the Revision of the EFBS Constitution and EFBS Membership Fees**

Mr. Christian König



# Considerations on the Revision of the EFBS Constitution

## EFBS Constitution

- As indicated during the EFBS Autumn Meeting 2025, some **amendments to the EFBS Constitution** may be necessary
- Amendments mainly concern changes in the **governing structure** due to the withdrawal of member banks in several member countries
- The EFBS Office has developed amendments we propose to vote on during the EFBS Autumn Meeting 2026:
  - Article IV (5): Executive Board Members no longer need to be elected from different EFBS countries. The proposed amendment expands the pool of eligible candidates.
  - Article VI (3) clarifies that no deputy chairpersons are required for the technical committees. This is already standard practice.



# Considerations on the Revision of the EFBS Membership Fees

## EFBS Membership Fees

- As indicated at the EFBS Autumn Meeting 2025, due to the changing and shrinking membership structure **an increase in EFBS membership fees** may be necessary to keep the budget balanced
- We present today possible options for a vote during the EFBS Autumn Meeting 2026.
- Next to a decrease in EFBS membership, inflation in Belgium, where the EFBS is headquartered, has increased from 2022-2025 by 10%. EFBS membership fees had been amended in 2023 for the last time.
- Against this backdrop, EFBS is proposing an **increase of membership fees by 10%** effective as of 1 January 2027.
  - Annual corresponding membership fee would **increase from 1.650 EUR to 1.815 EUR.**



# Agenda Item 8

EFBS Budget

## Annual Financial Statement 2025

Mr. Christian König



KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2025 in EUR	IST 31.12.25 in EUR	difference Plan 2025	paid out / in (%)
<b>Einnahmen/Incomes</b>					
8000	Mitgliederbeiträge/Member's contributions	120.862,50	116.325,00	-4.537,50	96,25%
8603 0	Sonstige betriebliche Erträge	0,00		0,00	
2651 5	Zinserträge Festgeld/Tagesgeld	0,00	3.703,48	3.703,48	
2654 5	Erträge Wertpapiere	0,00	375,00	375,00	
2735 0	Erträge Auflösung von Rückstellungen	0,00	78,14	78,14	
	<b>Zwischensumme/Amount</b>	<b>120.862,50</b>	<b>120.481,62</b>	<b>-4.537,50</b>	<b>99,68%</b>
<b>Aufwendungen/Expenditures</b>					
2100 5	Zinsen für Festgeld/interests and other	-1.500,00		1.500,00	
2020 5	Steuern/taxes	0,00	2.960,76	2.960,76	
4380 5	and. Mitgliedschaften/other membership *	1.250,00	1.314,00	64,00	105,12%
4610 5	Öffentlichkeitsarbeit/communication	4.000,00	13.061,55	9.061,55	326,54%
4630 5	Geschenke/presents	500,00	237,48	-262,52	47,50%
4640 5	Sitzung/meetings**	30.000,00	22.799,69	-7.200,31	76,00%
45805/-955/46635/ -645/-665/-685	Reisekosten/travelling expenses	45.000,00	60.996,57	15.996,57	135,55%
4530 5	laufende Kfz-Betriebskosten		145,02		
4580 5	Sonstige Kfz-Kosten		604,79		
4595 5	Fremdfahrzeugkosten		5.711,12		
4663 5	Reisekosten Arbeitnehmer Fahrtkosten		37.328,88		
4664 5	Reisekosten Arbeitnehmer Verpflegungsmeh		2.250,00		
4666 5	Reisekosten Arbeitnehmer ÜN-Aufwand		14.767,76		
4668 5	Kilometergelderstattung Arbeitnehmer		189,00		
4909 5	Fremdleistungen	0,00	8.505,53	8.505,53	
4910 5	Porto/postage	500,00	289,36	-210,64	57,87%
4930 5	Bürobedarf/office expences	300,00	338,27	38,27	112,76%
4940 5	Publikationen (Rg. für Jahresbericht) /publications	8.000,00	6.357,88	-1.642,12	79,47%
4945 5	Fortbildungskosten	0,00	792,00		

KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2025 in EUR	IST 31.12.25 in EUR	difference Plan 2025	paid out / in (%)
<b>49505/49555/49570/-5</b>	<b>Beratungskosten/advisory expenses</b>	<b>17.000,00</b>	<b>11.078,81</b>	-5.921,19	65,17%
4950 5	Beratungskosten		0,00		
4955 5	Buchführungskosten		7.103,81		
4957 5	Abschluss- und Prüfungskosten		3.975,00		
<b>4964 5</b>	<b>(Aufwendungen Lizenzen) Internet/internet</b>	<b>500,00</b>	<b>265,97</b>	-234,03	53,19%
<b>4970 5</b>	<b>Nebenkosten Geldverkehr/other costs</b>	<b>500,00</b>	<b>320,03</b>	-179,97	64,01%
<b>4971 5</b>	<b>Honorare, Übersetzungen/fees, translations</b>	<b>3.000,00</b>	<b>2.391,57</b>	-608,43	79,72%
<b>4972 5</b>	<b>Dolmetscher/interpretation</b>	<b>8.000,00</b>	<b>9.552,94</b>	1.552,94	119,41%
<b>Zwischensumme:</b>		<b>117.050,00</b>	<b>141.262,41</b>	<b>23.420,41</b>	<b>120,69%</b>
KONTO/ACCOUNT	POSTEN/ITEMS	Plan 2025 in EUR	IST 31.12.25 in EUR	difference Plan 2025	paid out / in (%)
<b>Übertrag:</b>		<b>117.050,00</b>	<b>141.262,41</b>	23.420,41	120,69%
<b>46505/46533/46555/4980 5/-815</b>	<b>sonst. Ausgaben/other costs</b>	<b>5.000,00</b>	<b>8.036,39</b>	3.036,39	160,73%
2020 5	periodenfremde Aufwendungen		3.112,05		
4650 5	Bewirtungskosten		4.529,37		
4653 5	Aufmerksamkeiten		0,00		
4980 5	Sonstige Ausgaben (Verwaltungsumlage)		328,42		
4981 5	Trinkgeld		66,55		
	sonst. Ausgaben-ASBL / other costs (ASBL)	0,00	0,00		
	<b>Zwischensumme/Amount</b>	<b>122.050,00</b>	<b>149.298,80</b>	<b>26.456,80</b>	<b>122,33%</b>
<b>Profit/ Loss</b>		<b>-1.187,50</b>	<b>-28.817,18</b>		

# Agenda Item 9

## 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 10

Date for the EFBS Autumn Meeting 2026

- Date: 12 and 13 November 2026
- Zagreb, Croatia
- Venue: **Hotel International Maistra**
- Invitations will be sent out accordingly

