

**Joint Congress of UN-HABITAT and EFBS  
“Housing Finance in Emerging Markets – Experiences and Challenges”  
Berlin 22 to 24 September 2004**

**Participating Organisations**

Aachener Bausparkasse AG, Germany  
Agency for Housing Mortgage, Russland  
Allgemeine Bausparkasse reg. Gen. m.b.H., Austria  
Allianz Dresdner Bauspar AG, Germany  
Alte Leipziger Bausparkasse AG, Germany  
Arcada Joint Stock Commercial Bank, Ukraine  
Association of Czech Building Savings Banks, Czech Republic  
Association of German Mortgage Banks, Germany  
Association of Private Building Societies, Germany  
AXA Bausparkasse AG, Germany  
Bank Maskan, Iran  
Banking Agency of the Federation of Bosnia and Hercegovina, Bosnia and Hercegovina  
Bausparkasse der österreichischen Sparkassen AG, Austria  
Bausparkasse Mainz AG, Germany  
Bausparkasse Schwäbisch Hall AG, Germany  
Bausparkasse Wüstenrot AG, Austria  
BHW Bausparkasse AG, Germany  
BHW Holding AG, Germany  
Bundesamt für Bauwesen und Raumordnung, Germany  
Bundesamt für Wohnungswesen, Switzerland  
Bundesgeschäftsstelle der Landesbausparkassen, Germany  
Bundesministerium für Arbeit und Wirtschaft, Austria  
Business Architects International, The Netherlands  
Capital Markets Board of Turkey, Turkey  
Caribbean Association of Housing Finance Institutions, Jamaica  
Central Bank of Armenia, Armenia  
Central Bank of Nigeria, Nigeria  
CHF International, USA  
Council of Europe Development Bank, France  
Debeka Bausparkasse AG, Germany  
Deloitte & Touche GmbH, Deutschland

Dept. of Architecture, National College of Arts, Ministry of Education, Pakistan  
Deutsche Bank Bauspar AG, Germany  
Deutsche Baurevision AG, Germany  
Deutsche Bausparkasse Badenia AG, Germany  
Deutsche Investitions- und Entwicklungsgesellschaft mbH, Germany  
Deutscher Bundestag, Germany  
European Bank for Reconstruction and Development, UK  
European Commission, Belgium  
European Federation of Building Societies, Belgium  
Financial Services and Policy Consulting, Germany  
FGW Research Institute for Housing, Building and Planning, Austria  
Fundamenta-Lakáskassza Rt., Hungary  
Genworth Financial, Belgium  
Government Housing Bank, Thailand  
Heinrich Heine University, Germany  
HFC-Bank Ltd., Ghana  
HINA (Information and press agency), Croatia  
Housing and Urban Development Corporation of Sao Paulo State (CDHU), Brazil  
Housing Finance Sector Project, Mongolia  
HUK-Coburg Bausparkasse AG, Germany  
HTV (Croatian Television), Croatia  
HYPO stavební sporitelna a.s., Czech Republic  
Institut für den Sozialen Wohnungsbau des Landes Südtirol, Italy  
Institut für Städtebau, Wohnungswirtschaft und Bausparwesen, Germany  
Institut für Siedlungs- und Wohnungswesen, Germany  
Institute for Housing and Urban Research, University of Uppsala, Sweden  
International Finance Corporation, USA  
Jamaica Mortgage Bank, Jamaica  
JSC AFT Bank, Kazakstan  
Jutarnji List (Daily newspaper), Croatia  
Kathmandu Valley Town Development Committee, Nepal  
KfW Entwicklungsbank, Germany  
Landesbausparkasse Schleswig-Holstein AG, Germany  
LBS Bausparkasse Hamburg AG, Germany  
LBS Baden-Württemberg, Germany  
LBS Norddeutsche Landesbausparkasse AG, Germany

LBS Ostdeutsche Landesbausparkasse AG, Germany  
LBS Westdeutsche Landesbausparkasse AG, Germany  
Ministry of Environment, Habitat and Town Planning, Benin  
Ministry of Finance, Czech Republic  
Ministry of Finance and Economy, Armenia  
Ministry of Infrastructure, Mongolia  
Ministry of Public Finance, Romania  
Ministry of Transport, Construction and Tourism, Romania  
More Marketing (Press agency), Croatia  
National Bank of Romania, Romania  
National Bank of Slovakia, Slovakia  
National Housing Authority, Trinidad and Tobago  
National Housing Finance, South Africa  
OTP Lakastakarékpénztár, Hungary  
OTV (Public television), Croatia  
Pag-IBIG Fund (Home Development Mutual Fund), Philippines  
Poslovni Dnevnik (Daily newspaper), Croatia  
Potsdam University, Germany  
Prvá Stavebná Sporiteľ'na, Slovakia  
Quelle Bauspar AG, Germany  
Raiffeisen Banca Pentru Locuinte, Romania  
Raiffeisen Bausparkasse GmbH, Austria  
Raiffeisen stambena stedionica, Croatia  
Raiffeisen Stavebni Sporitel'na a.s., Czech Republic  
Rheinhyp-BRE Bank Hypoteczny SA, Poland  
Sa Nostra Caixa de Balears, Spain  
Signal Iduna Bauspar AG, Germany  
Social Housing Foundation, South Africa  
State Great Khural (Mongolian Parliament), Mongolia  
Stern School of Business, New York University, USA  
Szechenyi University of Győr, Hungary  
Technical University of Kaiserslautern, Germany  
The Guild of National Cooperative Societies of Russia - Housing in Instalments, Russland  
The Norwegian State Housing Bank, Norway  
The Urban Institute, USA and Germany  
The World Bank, USA

UN-HABITAT, Kenya

United Nations Economic Commission for Europe, Switzerland

Vecernji List (Daily newspaper), Croatia

Vereinsbank Victoria Bauspar AG, Germany

Vneshtorgbank, Russland

Vseobecná stavební spořitelna Komerční banky a.s., Czech Republic

Wüstenrot & Württembergische AG, Germany

Wüstenrot Bausparkasse AG, Germany

Wüstenrot Bausparkasse AG, Luxemburg

Wüstenrot Wohnungswirtschaft, Austria

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