

PRESS RELEASE

Bendigo and Adelaide Bank Limited consolidates the Covered Bond Label's coverage of the Australian market

Brussels, 28 June 2023 – For immediate release

The **Covered Bond Label Foundation (CBLF)** is pleased to announce the extension of its presence in the Asia-Pacific Region with the adhesion of the [Bendigo and Adelaide Bank Limited](#) in Australia.

The Covered Bond Label now covers a total of **130** issuers and **171** cover pools in **24** jurisdictions. In this way, the Bendigo and Adelaide Bank's membership reinforces the global outreach of the Label, more particularly in the Asia-Pacific area, representing the sixth Covered Bond Label issuer from the Australian market.

Commenting on this development, **Luca Bertalot**, Covered Bond Label Foundation Administrator, said:

"We are pleased to welcome Bendigo and Adelaide Bank to the Covered Bond Label as the sixth Australian issuer in our community. The Label is a crucial informative gateway for issuers and investors around the globe providing a full disclosure toolkit compliant with the European Covered Bond Directive and for LCR purposes."

The Covered Bond Label is a quality label, the purpose of which is to highlight the security and quality of covered bonds to investors, and to further enhance recognition of and trust in the covered bond asset class.

The Covered Bond Label is open to all covered bond programmes that are compliant with [the Covered Bond Label Convention](#) and disclose their data by publishing the [Harmonised Transparency Template](#) (HTT). More information on all labelled issuers and the Label itself can be found on the Covered Bond Label website at www.coveredbondlabel.com.

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Notes to the Editor:

1. The **Covered Bond Label Foundation (CBLF)** was established in 2012 by the European Mortgage Federation - European Covered Bond Council ([EMF-ECBC](#)). The Covered Bond Label [website](#) became fully operational on the 1st of January 2013, with the first Labels being effective since then. The website features the Harmonised Transparency Template (HTT), published by 130 issuers disclosing information on 171 labelled cover pools across 24 jurisdictions. The Covered Bond Label website currently provides issuance data on 5,490 covered bonds, amounting to a total face value of around 2.05 trillion EUR, out of which over 3,000 covered bonds already include information on the Liquidity Coverage Requirement (LCR).
2. Established in 1967, the **European Mortgage Federation (EMF)** is the voice of the European mortgage industry, representing the interests of mortgage lenders and covered bond issuers at European level. The EMF provides data and information on European mortgage markets, which were worth around 8.3 trillion EUR at the end of 2021 (EU27 + UK). As of June 2023, the EMF has 14 Full Members across 12 EU Member States as well as a number of Observer Members.
3. In 2004 the EMF founded the **European Covered Bond Council (ECBC)**, a platform bringing together covered bond issuers, analysts, investment bankers, rating agencies and a wide range of interested stakeholders. As of June 2023, the ECBC has over 120 members across more than 30 active covered bond jurisdictions and many different market segments. ECBC members represent over 95% of covered bonds outstanding, which were worth over EUR 2.9 trillion at the end of 2021.
4. For the latest updates from the EMF-ECBC, follow us on [Twitter](#), [LinkedIn](#) and [YouTube](#) or visit the [EMF-ECBC](#).