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PRESS RELEASE

Všeobecná úverová banka joins the Covered Bond Label

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The **Covered Bond Label Foundation (CBLF)** is pleased to announce that [Všeobecná úverová banka, a.s.](#) has joined the Covered Bond Label, which now counts a total of **155** issuers and **192** cover pools in **25** jurisdictions.

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

“We are delighted to welcome the second Slovak issuer joining the Covered Bond Label Community. With this addition, the Covered Bond Label confirms once again its value in developing capital markets opportunities. Thanks to the enhanced transparency provided by the HTT, the Label serves as a quality benchmark used by investors to facilitate their due diligence.”

Commenting on this, **Andrej Hronec**, Head of Treasury and ALM at Všeobecná úverová banka, stated:

“As one of the leading Central European issuers, Všeobecná úverová banka is pleased to join the Covered Bond Label. We are committed to ensuring the highest level of transparency for our investors and we are convinced of the added value of the Covered Bond Label, as it provides investors with excellent access to information about our cover pool.”

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 155 issuers disclosing information on 192 labelled cover pools across 25 jurisdictions. The Covered Bond Label website currently provides issuance data on 5,755 covered bonds, amounting to a total face value of around EUR 2.47 trillion as of 21 March 2025.
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 over 9 trillion EUR at the end of 2023 (EU27 + UK, Norway & Iceland). As of March 2025, the EMF has 13 members across 11 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 March 2025, 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 3.3 trillion at the end of 2023.
4. For the latest updates from the EMF-ECBC, follow us on [LinkedIn](#) and [YouTube](#) or visit the [EMF-ECBC](#).