



PANELLIST BIOGRAPHY



LUCA BERTALOT

Secretary General, European Mortgage Federation - European Covered Bond Council (EMF-ECBC)

Luca Bertalot is **Secretary General of the European Mortgage Federation - European Covered Bond Council (EMF-ECBC)**, representing the interests of EU mortgage lenders and the covered bond community in discussions with the European Institutions and stakeholders in general on all issues relating to the retail and funding sides of the mortgage business. Established in 1967, the [EMF](#) is the voice of the European mortgage industry, providing data and information on European mortgage markets, which were worth over €7.8 trillion at the end of 2020 (EU27 + UK). In 2004 the EMF founded the [ECBC](#), a platform that brings together covered bond market participants including issuers, analysts, investment bankers, rating agencies and a wide range of interested stakeholders. ECBC members represent over 95% of covered bonds outstanding, which were worth over €2.9 trillion at the end of 2020. In his capacity as EMF-ECBC Secretary General, Luca is also Consortium Coordinator for the Energy Efficient Mortgages Initiative ([EEMI](#)). In addition, Luca is a member of the European Commission's Sustainable Energy Investment (SEI) Forum's Advisory Group and the Advisory Board of the Ca' Foscari University of Venice's Economics Department.

Luca joined the EMF-ECBC in 2006, becoming Head of the ECBC in 2007 and was appointed Secretary General in 2014. Prior to this, he worked as a financial analyst in Italy and Australia. Luca holds a degree in Economics and Financial Markets from the University of Rome, Tor Vergata. He also studied at the University of Mannheim, Germany, and at the Wharton School - University of Pennsylvania, in the United States.