

# How our enterprise collateral management approach empowers clients to expand their covered bond portfolio

Increase your cover pool with advanced collateral management.

Outdated collateral management systems and legacy technology can restrict access to eligible assets and limit covered bond funding opportunities. Below, we showcase how Broadridge has empowered clients to expand their cover pools.

## Use case 1: European-based bank expands cover pool with improved collateral data

A European-based bank successfully expanded its covered bond pool from approximately €3.5 billion to €7.75 billion in a single country with our support. This growth resulted in substantial funding cost savings, and the bank is targeting similar results in other jurisdictions as they expand our enterprise collateral management platform.

## Use case 2: APAC-based bank enhances mortgage eligibility

An APAC-based bank discovered that poor collateral data rendered half of its mortgages ineligible. By investing in improved collateral management systems through our platform, they anticipate doubling their pool of eligible mortgages, potentially increasing annual revenue by ~\$68 million. This marks a strategic step forward as they integrate our platform into their new digital bank.

Broadridge is a global technology leader with the trusted expertise and transformative technology to help clients and the financial services industry operate, innovate, and grow. We power investing, governance, and communications for our clients—driving operational resiliency, elevating business performance, and transforming investor experiences.

[Broadridge.com](https://broadridge.com)



## Opportunities for Growth

These examples underscore the transformative impact of Broadridge's enterprise collateral management solution. By enhancing collateral data and management processes, financial institutions can significantly expand their funding capabilities and reduce costs. As these use cases demonstrate, a strategic investment in innovative collateral management can turn operational challenges into opportunities for growth and competitive advantage.

## About Broadridge Commercial Lending Collateral Management

COLLATE, Broadridge's enterprise collateral management solution, empowers lending institutions with precise control over collateral throughout the lending lifecycle. Our platform fosters seamless integration, deepens collateral understanding, and ensures scalable growth, transforming collateral management from an operational expense into a strategic advantage.