

Loan Market Association

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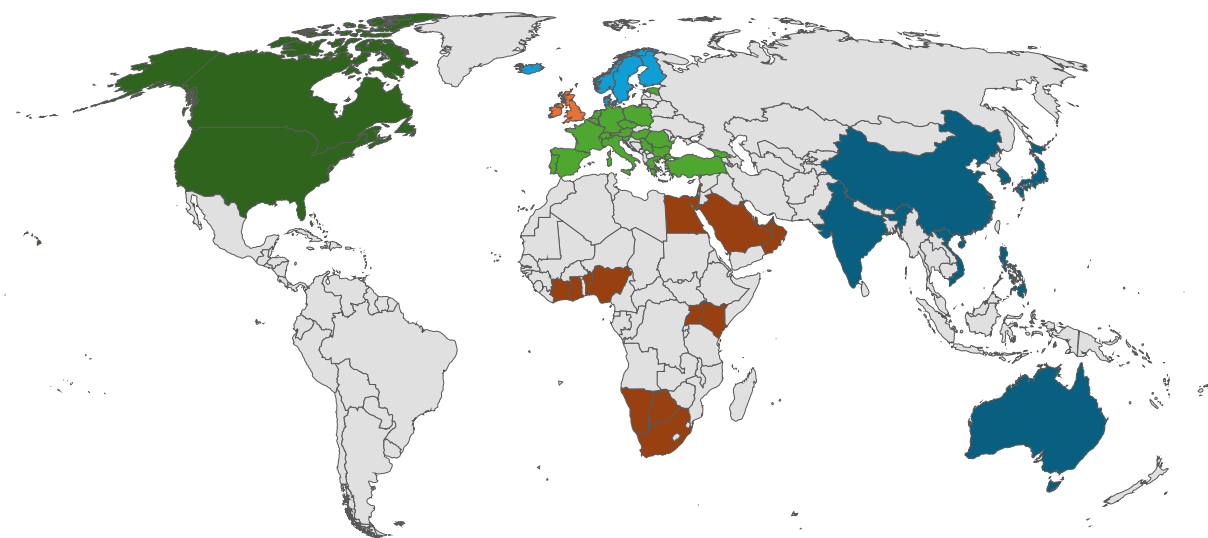
**The authoritative  
voice of the EMEA  
loan markets**



# Who we are

Since our foundation in 1996, the Loan Market Association (LMA) has supported the trillion-dollar loan market,<sup>1</sup> with a focus on enhancing liquidity, transparency, efficiency and sustainability. Today, with 850+ member organisations in 69 jurisdictions, we represent an ever-growing diversity of participants within international capital markets, including institutional investors, private and public sector issuers, banks, non-banks, technology solution platforms and market infrastructure providers, spanning Europe, the Middle East, Africa (EMEA) and beyond.

<sup>1</sup>In 2024, the EMEA loan market alone was approximately US\$1.2 trillion, with significant increases in size each year (Bloomberg). The loan market is vital for financing the real economy, with more than 70% of the loans originated in EMEA being used to fund areas including utility and energy, healthcare, transportation, oil and gas, computer and electronics, food and beverage, telecommunications and real estate (Dealogic).



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|--|------------------------|
| ■ UK & Ireland                         | ■ Africa & Middle East |
| ■ Scandinavia/Nordic                   | ■ Asia/Australasia     |
| ■ Continental & Central/Eastern Europe | ■ North America        |

# What we do

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## **SUPPORTING CONSISTENT AND RELIABLE DOCUMENTATION STANDARDS**

We develop and maintain robust, standardised loan documentation widely used across EMEA – we now have over 240 template documents covering various areas (including corporate lending, credit risk insurance and sustainable finance (amongst other areas)).

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## **IMPROVING LOAN OPERATIONS**

We support operational improvements in the EMEA loan markets through initiatives aimed at streamlining market infrastructure and promoting efficiency, for example, work on reducing settlement times in the secondary loan markets.

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## **ADVANCING EXPERTISE AND THOUGHT LEADERSHIP**

We strengthen knowledge and expertise in the EMEA loan markets through training, such as [LMA Academy](#), professional development, regular events as well as thought leadership pieces.

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## **DEVELOPING MARKET PRACTICE AND GUIDANCE**

We work alongside members to navigate complex legal and market challenges, often through the development of market practice and guidance documents.

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## **PROMOTING SUSTAINABILITY**

We promote growth and innovation in the sustainable lending market through market-led initiatives, such as the development of the [Green, Social and Sustainability-Linked Loan Principles](#).

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## **DRIVING PUBLIC POLICY AND REGULATORY ENGAGEMENT**

We engage proactively and constructively with regulators and policymakers to support functioning and safe loan markets across EMEA.

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# Our priorities

We play a central role in the development and smooth functioning of the loan markets across EMEA. Our priorities reflect areas where the loan markets intersect with key policy objectives and where our expertise can add practical value.



## **EFFICIENCY, TRANSPARENCY AND LIQUIDITY**

Driving efficiency, transparency and liquidity in the loan markets, in particular by seeking to reduce legal and regulatory barriers to cross-border capital flows.



## **DIVERSIFICATION**

Encouraging diversification of the investor base allocating capital to private markets.



## **INNOVATION**

Aiding product innovation in financial markets whilst maintaining prudent risk management and ensuring financial stability.



## **CAPITAL MARKETS**

Supporting the development and efficiency of capital markets, including the securitisation of loan assets.



## **DIGITALISATION**

Facilitating digital transformation in financial markets to ensure that loan markets are able to adapt with changing technologies.



## **SUSTAINABLE FINANCE**

Ensuring clear and adequate frameworks and guardrails are in place to support the integrity of sustainable finance markets.



## Get Involved



[List of Current Consultations We  
Are Considering Responding To](#)



[LMA Regulatory Working  
Party Structure](#)



[LMA Board Members](#)

## Key Contacts



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### LMA Public Policy & Regulation webpage

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