

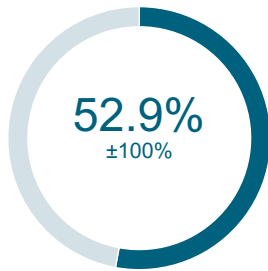
Berlin Hyp AG (Berlin Hyp)

Mortgage credit institution | LEI 529900C4RSSBWXS931 | Update 01.03.2019 | imug_Sustainability_Strategy_2.0

Issuer Performance

Ranks based on imug's sustainability strategy

Sustainability Rating



Correspondence & transparency
Survey filled in and sent back.

Rank in Bank type
2/17

Rank in Region
4/136

positive (BB)

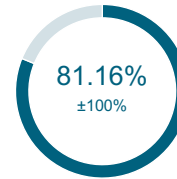
Bond Performance

Mortgage Covered Bonds



positive (BBB)

Public Sector Covered Bonds

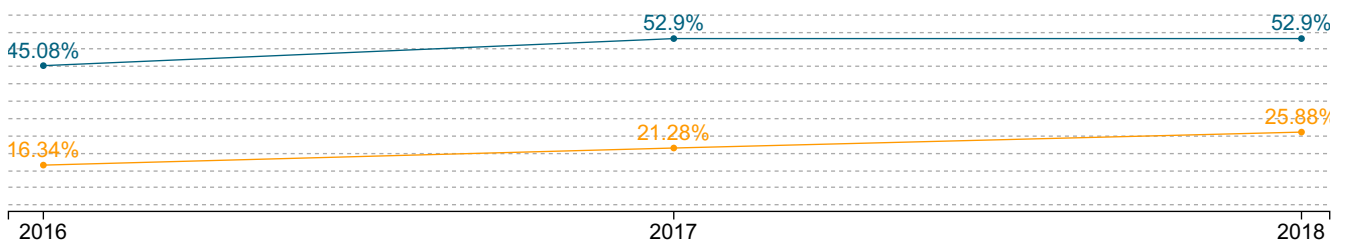


very positive (AA)

Historical Data

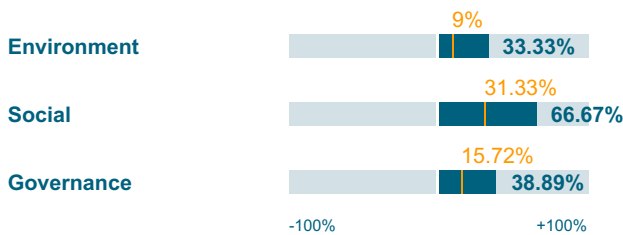
Based on imug's sustainability strategy

■ Performance ■ Average



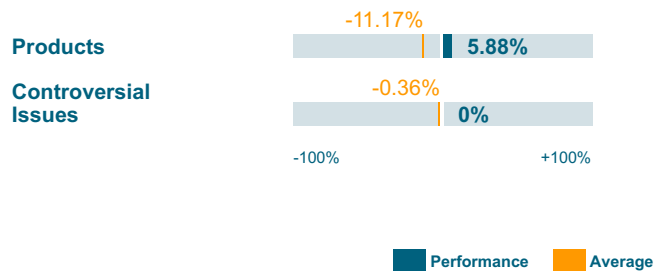
ESG Performance

Based on imug's sustainability strategy



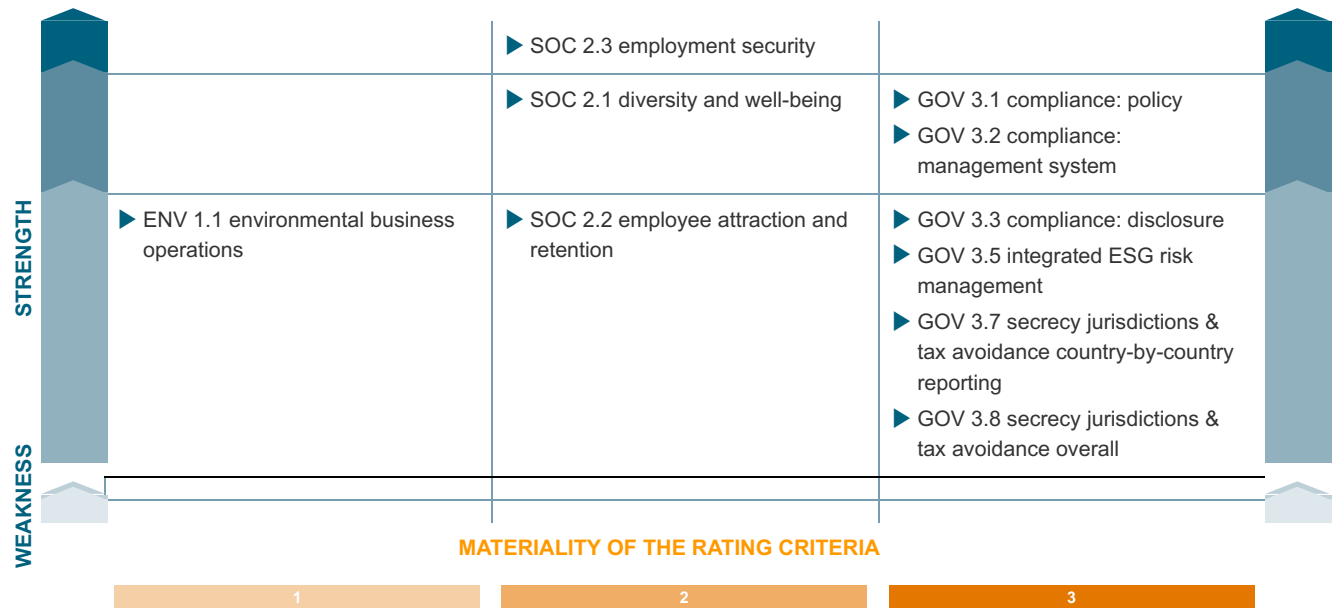
Key Issues

Based on imug's sustainability strategy



Management of risks & opportunities

Materiality & performance matrix



Analyst Summary

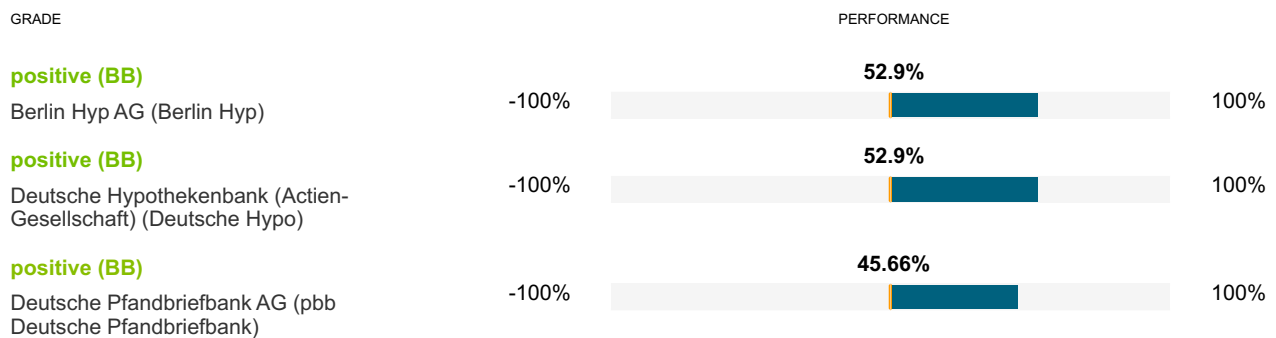
Analyst summary date: 26.02.2019

The financial institution has taken well founded measures as regards the management of ESG issues. Specifically striking is the positive performance of the company in the area of social and governance criteria, while issues relating to environmental criteria show potential for further improvement. The financial institution is not involved in any controversial issues.

The real estate lending business of the financial institution exhibits rudimentary measures as regards the management of ESG issues. The financial institution shows a basic performance in the area of participation in real estate initiatives, while issues relating to products reflect a need for further improvement.

Best of same Sector

Sustainability Rating, based on imug's sustainability strategy



Areas of non relevance

ENV 1.2 environmental impacts of investment and credit portfolio (FROZEN, last updated 2016)
 SOC 2.5 training and employee development (FROZEN, last updated 2016)
 GOV 3.4 remuneration
 GOV 3.9 anti-bribery policy (FROZEN, last updated 2016)
 GOV 3.11 anti-bribery reporting (FROZEN, last updated 2016)
 PRO 4.3 environmental impact

SOC 2.4 equal opportunities system (FROZEN, last updated 2016)
 SOC 2.6 employment security & job creation (FROZEN, last updated 2016)
 GOV 3.6 responsible banking & customer protection
 GOV 3.10 anti-bribery system (FROZEN, last updated 2016)
 PRO 4.1 socially responsible product
 PRO 4.4 human rights commitment

PRO 4.5 labour rights commitment
 PRO 4.7 oil & gas
 PRO 4.9 nuclear
 PRO 4.11 speculative trading
 PRO 4.13 mining & metals
 PRO 4.15 forestry & resources
 PRO 4.17 human rights & indigenous people (policy) (FROZEN, last updated 2016)
 CON 5.1 alcohol
 CON 5.3 cluster munition & landmines
 CON 5.5 conventional weapons
 CON 5.7 food commodities derivatives trading
 CON 5.9 genetic engineering
 CON 5.11 labour rights
 CON 5.13 nuclear (power generation)
 CON 5.15 pornography
 CON 5.17 toxics
 SUP 6.1 Environment
 SUP 6.3 Governance
 SUP 6.5 Nuclear Power Consumption
 SUP 6.7 Nuclear Weapons
 GOV 2.4 responsible lending
 PRO 3.3 sustainable real estate product incentives
 SDG Integration

PRO 4.6 controversial weapons
 PRO 4.8 coal
 PRO 4.10 ethical issues
 PRO 4.12 agriculture, animal husbandry & fisheries
 PRO 4.14 chemical & pharmaceutical activities
 PRO 4.16 conventional weapons
 PRO 4.18 labour rights (policy) (FROZEN, last updated 2016)

CON 5.2 animal welfare
 CON 5.4 coal (power generation)
 CON 5.6 environmental damage
 CON 5.8 gambling
 CON 5.10 human rights & indigenous people
 CON 5.12 land deals / land grabbing
 CON 5.14 oil & gas (power generation)
 CON 5.16 tobacco
 CON 5.18 weapons of mass destruction
 SUP 6.2 Social
 SUP 6.4 Lending Pool Criteria
 SUP 6.6 Military Expenditure
 SUP 6.8 Religious Freedom
 GOV 2.5 financial literacy
 Ship Financing Business

Areas of non involvement

CON 5.19 antitrust law
 CON 5.21 bribery and corruption
 CON 5.23 government assistance
 CON 5.25 insolvency
 CON 5.27 money laundering, terrorist financing & embargo
 CON 5.29 secrecy jurisdictions & controversial tax matters
 CON 5.31 unfair treatment of employees, agents and suppliers

CON 5.20 breach of trust
 CON 5.22 fraud
 CON 5.24 insider trading violations
 CON 5.26 misselling & consumer protection
 CON 5.28 other controversial governance issues
 CON 5.30 transparency: survey response

Issuer information

Bank type:	Mortgage credit institution	Balance sheet date:	31.12.2017
Subsector:	Mortgage bank	Balance sheet total in Euro:	27,123,000,000
Exposure:	Financial Institution	Balance sheet total last year in Euro:	26,354,000,000
Region:	Europe	Balance sheet total in local currency:	-
Country:	Germany	Balance sheet total last year in local currency:	-
		Number of employees:	585
		Number of employees last year:	585
		Full time equivalent/Year end/Annual average:	Annual average

Former Name

-

Main activities

Berlin-Hannoversche Hypothekenbank AG (Berlin Hyp) is a provider of real estate financing in Germany with a focus on commercial real estate. Berlin Hyp also provides German Savings Banks with a range of products and services specific to real estate. Berlin Hyp is headquartered in Berlin, Germany, and has representative offices in France, Poland and the Netherlands. An other representative office in UK (London) is currently under construction. Since January 2015, Berlin Hyp is a wholly-owned subsidiary of the Landesbank Berlin Holding AG (LBB Holding). Berlin Hyp issues "Öffentliche Pfandbriefe" (Public Sector Covered Bonds), "Hypothekenspfandbriefe" (Mortgage Covered Bonds), "Schuldscheindarlehen" and other uncovered bonds.

Ownership structure

Landesbank Berlin Holding AG (LBB Holding) 100%

Subsidiaries, associated companies, relevant shareholdings

Berlin Hyp Immobilien GmbH 100%

