

Focus on the Future

**GRI Content Index and TCFD Index
From 01.01.2023 to 31.12.2023**

GRI Content Index

Statement regarding use

Berlin Hyp AG has produced a report for the period 01.01.2023 to 31.12.2023 in accordance with the GRI standards. The Non-Financial Statement for the 2023 financial year in accordance with Section 289b and c of the German Commercial Code (HGB) contains all relevant indicators. Should any such indicators nevertheless be missing, the information is provided in the GRI Content Index or else supplemented with information from other sources.

GRI 1

GRI 1: Foundation 2021

Applicable GRI sector standard(s)

No applicable sector standards are available

GRI standard	Disclosure	Information, location for additional information, reason for omission / explanation	SDG	UNGC
General disclosures				
GRI 2: General disclosures 2021	2-1 Organisational details	Annual Report 2023 "I Principles of the Bank / Business Model – Organisational Structure", page 14 et seq. Annual Report 2023 "I Principles of the Bank / Business Model – Locations", page 15 Annual Report 2023 "VI Non-Financial Statement / Reporting Principles", page 73 et seq.		
	2-2 Entities included in the organisation's sustainability reporting	Annual Report 2023 "IV Accounting-Related Internal Control System and Risk Management System", page 70 et seq. Annual Report 2023 "VI Non-Financial Statement / Reporting Principles", page 73 et seq.		
	2-3 Reporting period, frequency and contact point	Annual Report 2023 "VI Non-Financial Statement / Reporting Principles", page 73 et seq. Contact: Berlin Hyp AG Sustainability Management Dirk Bartsch Corneliusstr. 7 10787 Berlin Germany E-mail: dirk.bartsch@berlinhyp.de		
	2-4 Restatements of information	Annual Report 2023 "VI Non-Financial Statement / Reporting Principles", page 73 et seq.		
	2-5 External assurance	Annual Report 2023 "VI Non-Financial Statement / Reporting Principles", page 73 et seq.		
	2-6 Activities, value chain and other business relationships	Annual Report 2023 "I Principles of the Bank / Business Model", page 14 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq. More information: Green Bond: https://www.berlinhyp.de/de/investoren/green-bonds Social Bond: https://www.berlinhyp.de/de/investoren/social-bonds Sustainability-Linked Bond: https://www.berlinhyp.de/de/investoren/sustainability-linked-bonds		

	Sustainable Finance-Framework: https://www.berlinhyp.de/de/nachhaltigkeit/sustainable-finance
2-7 Employees	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.
2-8 Workers who are not employees	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.
2-9 Governance structure and composition	Annual Report 2023 "Corporate Governance Report", page 10 et seq. Annual Report 2023 "1 Principles of the Bank / Business Model – Organisational Structure", page 14 et seq.
2-10 Nomination and selection of the highest governance body	Annual Report 2023 "Corporate Governance Report", page 10 et seq.
2-11 Chair of the highest governance body	The Chair of the Supervisory Board is Thorsten Schönenberger, who is also a member of the Board of Managing Directors of LBBW. Website: https://www.lbbw.de/artikelseite/vorstand/thorsten-schoenenberger_7wvgkuppy_d.html
2-12 Role of the highest governance body in overseeing the management of impacts	Annual Report 2023 "Supervisory Board Report of Berlin Hyp AG", page 6 et seq. The role of the Supervisory Board is governed by the German Stock Corporation Act (AktG), the German Banking Act (KWG), Berlin Hyp's Articles of Association and the Rules of Procedure for the Supervisory Board of Berlin Hyp. With the exception of the last document, the information is publicly available.
2-13 Delegation of responsibility for managing impacts	Annual Report 2023 "Corporate Governance Report – Board of Management", page 10 Annual Report 2023 "Corporate Governance Report – Close Cooperation Between the Board of Management and Supervisory Board", page 11 et seq.
2-14 Role of the highest governance body in sustainability reporting	Annual Report 2023 "VI Non-Financial Statement / 2.1 Responsibility", page 84 et seq.
2-15 Conflicts of interest	Annual Report 2023 "Supervisory Board Report of Berlin Hyp AG", page 6 et seq. Annual Report 2023 "VI Non-Financial Statement / 2.1 Responsibility", page 84 et seq.
2-16 Communication of critical concerns	Annual Report 2023 "VI Non-Financial Statement / 3.2.6 Transparent Performance Presentation", page 102 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq. Complaints procedure: https://www.berlinhyp.de/files/media/corporate/ueber-uns/beschwerdemanagement/verfahren-bei-beschwerden.pdf
2-17 Collective knowledge of the highest governance body	The protocols and documents of all Supervisory Board meetings are archived in the Bank's Governance division.
2-18 Evaluation of the performance of the highest governance body	The Supervisory Board undergoes a structured evaluation process once a year.
2-19 Remuneration policies	Annual Report 2023 "VI Non-Financial Statement / 3.1.3 Fair Remuneration Policy and Proportionality of Commissions and Bonuses", page 99 et seq. Additional information is published in the Disclosure Report as at the end of the reporting period (31.12.2023) at: https://www.berlinhyp.de/de/%C3%BCber-uns/corporate-governance
2-20 Process to determine remuneration	Annual Report 2023 "VI Non-Financial Statement / 3.1.3 Fair Remuneration Policy and Proportionality of Commissions and Bonuses", page 99 et seq. Additional information is published in the Disclosure Report as at the end of the reporting period (31.12.2023) at: https://www.berlinhyp.de/de/%C3%BCber-uns/corporate-governance
2-21 Annual total compensation ratio	Annual Report 2023 "VI Non-Financial Statement / 3.1.3 Fair Remuneration Policy and Proportionality of Commissions and Bonuses", page 99 et seq.

2-22 Statement on sustainable development strategy	Annual Report 2023 "I Principles of the Bank / Objectives and Strategies", page 17 et seq.	
2-23 Policy commitments	Annual Report 2023 "VI Non-Financial Statement / 3.3 Fight Against Corruption and Bribery", page 103 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.5 Respect for Human Rights", page 113 Website: https://www.berlinhyp.de/de/nachhaltigkeit/richtlinien	
2-24 Embedding policy commitments	Annual Report 2023 "VI Non-Financial Statement / 3.3 Fight Against Corruption and Bribery", page 103 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.5 Respect for Human Rights", page 113	
2-25 Processes to remediate negative impacts	Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.5.1 Human Rights Due Diligence", page 113	
2-26 Mechanisms for seeking advice and raising concerns	Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.5.1 Human Rights Due Diligence", page 113	
2-27 Compliance with laws and regulations	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance", page 103 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.5.1 Human Rights Due Diligence", page 113	
2-28 Membership in associations	Annual Report 2023 "VI Non-Financial Statement / 2.4 Participation of Stakeholders", page 86 et seq.	
2-29 Approach to stakeholder engagement	Annual Report 2023 "VI Non-Financial Statement / 2.4 Participation of Stakeholders", page 86 et seq.	
2-30 Collective bargaining agreements	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.	
Material topics		
GRI 3: Material topics 2021	3-1 Process to determine material topics	Annual Report 2023 "VI Non-Financial Statement / 1.3 Materiality Pursuant to the CSR Directive Implementation Act", page 77 et seq.
	3-2 List of material topics	Annual Report 2023 "VI Non-Financial Statement / 1.3 Materiality Pursuant to the CSR Directive Implementation Act", page 77 et seq.
Economic performance		
GRI 3: Material topics	3-3 Management of material topics	Annual Report 2023 "I Principles of the Bank / Management System", page 19 et seq. 7
GRI 201: Economic performance 2016	201-1 Direct economic value generated and distributed	Annual Report 2023 "II Economic Report / Earnings Situation", page 30 et seq. 8, 9
	201-2 Financial implications and other risks and opportunities due to climate change	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. 13 Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq. 7
	201-3 Defined benefit plan obligations and other retirement plans	Annual Report 2023 "Notes – Reserves", page 181 et seq.

	201-4 Financial assistance received from government	Berlin Hyp received €9,500 in government support for its vehicle fleet within the framework of funding from the Federal Office for Economic Affairs and Export Control that was provided in response to supply issues experienced by German automakers.	
Indirect economic impacts			
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.2.3 Consideration of Social Criteria When Issuing Bonds", page 101 Annual Report 2023 "VI Non-Financial Statement / 3.2.4 Consideration of Social Criteria When Selecting Financing Projects", page 101 Annual Report 2023 "VI Non-Financial Statement / 3.4.1 Consideration of Ecological Criteria When Issuing Bonds", page 106 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.4.2 Consideration of Ecological Criteria When Selecting Financing Projects", page 108	
GRI 203: Indirect economic impacts 2016	203-1 Infrastructure investments and services supported	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.2.1 Corporate Social Responsibility", page 100 Annual Report 2023 "VI Non-Financial Statement / 3.4.1 Consideration of Ecological Criteria When Issuing Bonds", page 106 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.4.2 Consideration of Ecological Criteria When Selecting Financing Projects", page 108	5, 9, 11
	203-2 Significant indirect economic impacts	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.2.1 Corporate Social Responsibility", page 100 Sustainable Finance Framework: https://www.berlinhyp.de/files/media/corporate/nachhaltigkeit/strategie/de/berlin-hyp-sustainable-finance-framework-dt-final.pdf	1, 3, 8
Anti-corruption measures			
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.3 Fight Against Corruption and Bribery", page 103 et seq.	10
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq.	16 10
	205-3 Confirmed incidents of corruption and actions taken	Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq.	16 10
Anti-competitive behaviour			
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.3 Fight Against Corruption and Bribery", page 103 et seq.	
GRI 206: Anti-competitive behaviour 2016	206-1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance", page 103 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq.	16
Tax			
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance – Responsible Tax Conduct", page 104 et seq.	10, 17

GRI 207: Tax 2019	207-1 Approach to tax	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance – Responsible Tax Conduct", page 104 et seq.	10, 17																																														
	207-2 Tax governance, control and risk management	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance – Responsible Tax Conduct", page 104 et seq.	10, 17																																														
	207-3 Stakeholder engagement and management of concerns related to tax	Annual Report 2023 "VI Non-Financial Statement / 3.3.1 Compliance – Responsible Tax Conduct", page 104 et seq.	10, 17																																														
	207-4 Country-by-country reporting	In accordance with international OECD standards and national provisions of Section 138a of the German Fiscal Code (AO), Berlin Hyp does not have the obligation to submit country-by-country reporting. Consolidated country report information in accordance with GRI 207-4 by country or tax location is not available.	10, 17																																														
Materials																																																	
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.		7, 8																																													
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	8, 12	7, 8																																													
	301-2 Recycled input materials used	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	12	7																																													
	301-3 Reclaimed products and their packaging materials	Not applicable: Berlin Hyp is not active in the manufacturing sector, therefore this indicator is not material.	8, 12																																														
Energy																																																	
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.		7, 8, 9																																													
GRI 302: Energy 2016	302-1 Energy consumption within the organisation	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	7, 8, 12, 13	7, 8																																													
	302-2 Energy consumption outside of the organisation	Outside of the organisation, energy is mainly consumed for business travel. For this purpose, we record fleet consumption figures and also receive data on train and air travel. The VfU tool is used to calculate the associated emissions. In the 2023 reporting year, 4.12 MWh of energy (electricity and heat) were consumed at the Berlin location per full-time employee. For the mobility of the fleet of the entire Bank, a total of 800 MWh of energy were consumed in the 2023 reporting year. Business travel by train or air is not included here, as the VfU tool does not convert kilometres travelled by train or air into MWh. However, data on air and train travel were used in the calculation of CO ₂ emissions using the VfU tool.	7, 8, 12, 13	7, 8																																													
		<table border="1"> <thead> <tr> <th>Energy consumption outside the organisation</th> <th>2023</th> <th>2022</th> <th>2021</th> <th>Change compared to the previous year in %</th> </tr> </thead> <tbody> <tr> <td colspan="5">Air travel</td> </tr> <tr> <td>Number</td> <td>1006</td> <td>959</td> <td>196</td> <td>+4.9</td> </tr> <tr> <td>km</td> <td>588318</td> <td>591613</td> <td>101569</td> <td>-0.6</td> </tr> <tr> <td>CO₂</td> <td>190</td> <td>183</td> <td>36</td> <td>+3.8</td> </tr> <tr> <td colspan="5">Train travel</td> </tr> <tr> <td>Number</td> <td>1332</td> <td>844</td> <td>188</td> <td>+57.8</td> </tr> <tr> <td>km</td> <td>787311</td> <td>426913</td> <td>93852</td> <td>+84.4</td> </tr> <tr> <td>CO₂</td> <td>7</td> <td>4</td> <td>1</td> <td>+75</td> </tr> </tbody> </table>	Energy consumption outside the organisation	2023	2022	2021	Change compared to the previous year in %	Air travel					Number	1006	959	196	+4.9	km	588318	591613	101569	-0.6	CO ₂	190	183	36	+3.8	Train travel					Number	1332	844	188	+57.8	km	787311	426913	93852	+84.4	CO ₂	7	4	1	+75		
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	302-3 Energy intensity	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	8, 12, 13	7, 8, 9																																													
	302-4 Reduction of energy consumption	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	7, 8, 12, 13	7, 8																																													

	302-5 Reductions in energy requirements for products and services	Not applicable: Berlin Hyp is not active in the manufacturing sector, therefore this indicator is not material.	7, 8, 12, 13	7, 8
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Water

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.		7, 8, 9
GRI 303: Water 2018	303-1 Interactions with water as a shared resource	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	6, 12	7, 8
	303-2 Management of water discharge-related impacts	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	6	7, 8
	303-3 Water withdrawal	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq. There is no further disaggregation of water withdrawals.	6	7, 8
	303-4 Water discharge	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.	6	7, 8
	303-5 Water consumption	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq. There is no further disaggregation of water withdrawals.	6	7, 8

Emissions

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.		7, 8, 9
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	12, 13, 14, 15	7, 8, 9

Greenhouse gas emissions (GHG) by Scope 1, 2 and 3 in t CO ₂ equivalents	2023	2022	2021	Change compared to the previous year in %
Scope 1 – direct GHG ³	223	227	132	-1.8
Scope 2 – indirect GHG (location based) ^{1,3}	860	787	826	+9.3
Scope 2 – indirect GHG (market based) ^{1,3}	119	90	95	+32.2
Scope 3 – GHG in the supply chain ^{2,3}	435	432	217	+0.7
GHG total (Scope 2 location based) ³	1518	1446	1175	+5.0
GHG total (Scope 2 market based) ³	777	749	444	+3.7

¹ Since 2015, the GHG Protocol has required a dual structure of "market-based accounting" and "location-based accounting" with regard to Scope 2. Berlin Hyp's environmental reporting discloses the figures resulting from both approaches and thus enables a comparison between the provider and product-specific figure ("market") and the "location" figure that is based on activity data (such as energy use) and the average emission factors for a certain geographical region.

² Only emissions of operational ecology are addressed in all tables. Emissions of the financing portfolio are calculated separately. See the 2023 Annual Report, "VI Non-Financial Statement / 3.2.6 Transparent Performance Presentation".

³ The emissions data are based on the status of evidence received as at 31 January 2024. Therefore, slight changes within individual consumption categories that become

		apparent through invoices received at a later time cannot be excluded. Conclusive consumption data are published in our Environmental Statement.		
	305-2 Energy indirect (Scope 2) GHG emissions	See GRI 305-1	12, 13, 14, 15	7, 8, 9
	305-3 Other indirect (Scope 3) GHG emissions	See GRI 305-1	12, 13, 14, 15	7, 8, 9
	305-4 GHG emissions intensity	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	13, 14, 15	7, 8, 9
	305-5 Reduction of GHG emissions	Compensation led to a decrease of our footprint in 2023 – by approximately 1,598 kg of GHG (use of climate-compensated toner: 598 kg; participation in the offsetting of emissions relating to postal transport (PIN AG): 1,000 kg).	13, 14, 15	7, 8
	305-6 Emissions of ozone-depleting substances	Not applicable: Berlin Hyp is not active in the manufacturing sector, therefore this indicator is not material.	8, 12	
	305-7 Nitrogen oxides, sulphur oxides and other significant air emissions	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.	12, 14, 15	7, 8
Waste				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.		7, 8
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	3, 6, 11, 12	7
	306-2 Management of significant waste-related impacts	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	3, 6, 8, 11, 12	7
	306-3 Waste generated	Annual Report 2023 "VI Non-Financial Statement / 3.4.4 Environmental Management at Our Locations", page 109 et seq.	3, 6, 11, 12, 15	7
	306-4 Waste diverted from disposal	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.		
	306-5 Waste directed to disposal	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.		
Employment				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.		6
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq. New employee hires and turnover rate by region are not reported.	5, 8, 10	6
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.	3, 5, 8	6
	401-3 Parental leave	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Employee Rights", page 92	5, 8	6
Labour/management relations				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.		6
GRI 402: Labour/managem	402-1 Minimum notice periods regarding operational changes	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Employee Rights", page 92	8	3

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2016

Occupational health and safety and health protection

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.		6
GRI 403: Occupational health and safety and health protection 2018	403-1 Occupational health and safety management system	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-2 Hazard identification, risk assessment and incident investigation	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-3 Occupational health services	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-4 Worker participation, consultation and communication on occupational health and safety	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8, 16	
	403-5 Worker training on occupational health and safety	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-6 Promotion of worker health	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	3	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-8 Workers covered by an occupational health and safety management system	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Occupational Health and Safety and Health Protection", page 97 et seq.	8	
	403-9 Work-related injuries	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.	3, 8, 16	
	403-10 Work-related ill health	This indicator is not relevant for management purposes and therefore not material for Berlin Hyp.	3, 8, 16	

Training and education

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Qualification and Training", page 95 et seq.		6
GRI 404: Training and education 2016	404-1 Average hours of training per year per employee	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Qualification and Training", page 95 et seq.	3, 8, 10	6
	404-2 Programmes for upgrading employee skills and transition assistance programs	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Qualification and Training", page 95 et seq.	8	
	404-3 Percentage of employees receiving regular performance and career development reviews	Annual Report 2023 "VI Non-Financial Statement / 3.1.2 Well-Being and Development Opportunities – Qualification and Training", page 95 et seq.	5, 8, 10	6

Diversity and equal opportunity

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "V Corporate Governance Statement Pursuant to Section 289f of the German Commercial Code (HGB)", page 72 Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Equal Opportunities", page 93 et seq.		
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GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Equal Opportunities", page 93 et seq.		
	405-2 Ratio of basic salary and remuneration of women to men	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Equal Opportunities", page 93 et seq. The precise ratio of the basic salary and remuneration of women to men for each employee category is not reported.		
Non-discrimination				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.		6
GRI 406: Non- discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Equal Opportunities", page 93 et seq.	5, 8	6
Freedom of association and collective bargaining				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.1 Employee Concerns", page 88 et seq.		3
GRI 407: Freedom of association and collective bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Annual Report 2023 "VI Non-Financial Statement / 3.1.1 Promoting an Open and Fair Working Environment – Employee Rights", page 92 Annual Report 2023 "VI Non-Financial Statement / 3.5.1 Human Rights Due Diligence", page 113	8	3
Local communities				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.2 Social Concerns", page 100 et seq.		1, 2
GRI 413: Local communities 2016	413-1 Operations with local community engagement, impact assessments and development programs	Annual Report 2023 "VI Non-Financial Statement / 2.4 Participation of Stakeholders", page 86 et seq. Annual Report 2023 "VI Non-Financial Statement / 3.2.1 Corporate Social Responsibility", page 100		
	413-2 Operations with significant actual and potential negative impacts on local communities	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq.	1, 2	
Supplier social assessment				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq.		2
GRI 414: Supplier social assessment 2016	414-1 New suppliers that were screened using social criteria	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq.	5, 8, 16	2, 3, 4, 5
	414-2 Negative social impacts in the supply chain and actions taken	Annual Report 2023 "VI Non-Financial Statement / 1.7 Depth of the Value Chain", page 83 et seq.	5, 8, 16	2, 3, 4, 5
Public policy				
GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.3 Fight Against Corruption and Bribery", page 103 et seq.		10
GRI 415: Public policy 2016	415-1 Political contributions	Annual Report 2023 "VI Non-Financial Statement / 3.3.2 Prevention of Corruption and Anti-Competitive Behaviour", page 105 et seq.	16	10
Marketing and labelling				

GRI Content Index 2023

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.2 Social Concerns", page 100 et seq.	
GRI 417: Marketing and labelling 2016	417-1 Requirements for product and service information and labelling	Annual Report 2023 "VI Non-Financial Statement / 3.2.6 Transparent Performance Presentation", page 102 et seq.	12
	417-2 Incidents of non-compliance concerning product and service information and labelling	Annual Report 2023 "VI Non-Financial Statement / 3.2.6 Transparent Performance Presentation", page 102 et seq.	16
	417-3 Incidents of non-compliance concerning marketing communications	Annual Report 2023 "VI Non-Financial Statement / 3.2.6 Transparent Performance Presentation", page 102 et seq.	16

Customer privacy

GRI 3: Material topics 2021	3-3 Management of material topics	Annual Report 2023 "VI Non-Financial Statement / 3.2 Social Concerns", page 100 et seq.	
GRI 418: Customer privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Annual Report 2023 "VI Non-Financial Statement / 3.2.5 Data Security", page 101 et seq.	16

TCFD Index

TCFD core elements	Recommended disclosure	Location
Governance		
Disclose the organisation's governance around climate-related risks and opportunities	A. Describe the board's oversight of climate-related risks and opportunities	Annual Report 2023 "Supervisory Board Report of Berlin Hyp AG", page 6 et seq. Annual Report 2023 "Corporate Governance Report", page 10 et seq. Annual Report 2023 "VI Non-Financial Statement / 2.1 Responsibility", page 84 et seq.
	B. Describe management's role in assessing and managing climate-related risks and opportunities	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq.
Strategy		
Disclose the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning where such information is material	A. Describe the climate-related risks and opportunities the organisation has identified over the short, medium, and long term	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq.
	B. Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq.
	C. Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2 °C or lower scenario	Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq.
Risk management		
Disclose how the organisation identifies, assesses and manages climate-related risks	A. Describe the organisation's processes for identifying and assessing climate-related risks	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq.
	B. Describe the organisation's processes for managing climate-related risks	Annual Report 2023 "VI Non-Financial Statement / 1.2 Strategic Analysis and Measures", page 74 et seq.
	C. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management	Annual Report 2023 "III Forecast, Opportunities and Risk Report / Risk Report", page 48 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.6 Material Risks Pursuant to the CSR Directive Implementation Act", page 82 et seq.
Metrics and targets		

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	A.	Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process	Annual Report 2023 "I Principles of the Bank / Management System", page 19 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.5 ESG Risks", page 80 et seq.
	B.	Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks	GRI Content Index 2023, 305-1 to 305-3
	C.	Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against target	Annual Report 2023 "I Principles of the Bank / Objectives and Strategies", page 17 et seq. Annual Report 2023 "I Principles of the Bank / Management System", page 19 et seq. Annual Report 2023 "VI Non-Financial Statement / 1.1 Goals", page 74 Annual Report 2023 "VI Non-Financial Statement / 1.2 Strategic Analysis and Measures", page 74 et seq.

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