

Sustainability Agenda of Berlin Hyp

The objective is clear: by 2050, the German economy should be climate-neutral. The Federal Government has committed itself to this. Ambitious climate protection targets have therefore been set for the building sector, which, depending on the respective calculation, accounts for between 30 and 40 per cent of CO₂ emissions in Germany



We want to actively support these Climate Paths with our business and have developed a far-reaching sustainability agenda. With our climate objectives, we are beginning a new chapter in green transformation.

1. Commitment to the Paris Agreement and the Climate Paths of the Federal Republic of Germany

Paris Agreement: limitation of temperature increase below 2 degrees

Climate Paths of the Federal Republic of Germany: national set of measures to achieve the objectives of the Paris Agreement, including the reduction of CO₂ emissions from the building sector by 40 per cent between 2020 and 2030

2. 1/3 share of green buildings in the loans portfolio until 2025

Continued consideration of **energy efficiency** in future lending decisions

Green new lending continues to grow in **importance**

3. Portfolio transparency until 2023 – systematic determination of energy values, CO₂ and climate risks

Energy values: for all properties financed by us – analysis and recording of all energy certificates in our systems

CO₂ emissions: improvement of our data basis at overall portfolio level

Climate risks: determination of transitory and physical risks via scenario analyses

4. Introduction of a further sustainability product: the Transformationskredit (transformation loan)

Successive transparency across our entire portfolio enables us to support our customers in their **transformation** efforts

Financing of energy-related refurbishment measures
Concretely moving towards 'green' by means of incentives via the **Transformationskredit**

Far-reaching sustainability agenda

We are committed to the Paris Agreement and the Climate Paths of the Federal Republic of Germany.
Our big objective: → **continuous CO₂ reduction until climate neutrality in 2050**

To achieve that ...

1/3

... we aim to have
1/3 green buildings in
our loans portfolio by
2025.



... we will create **portfolio transparency**, systematically record energy values, calculate CO₂ emissions and determine the climate risks of existing properties.



... we will introduce **new sustainability products** – the first step is the **Transformationskredit** (transformation loan)