

# 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 CO<sub>2</sub> 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 CO<sub>2</sub> 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 - systematic determination of energy values, CO<sub>2</sub> until 2023 and climate risks until 2025

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

**CO<sub>2</sub> 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**

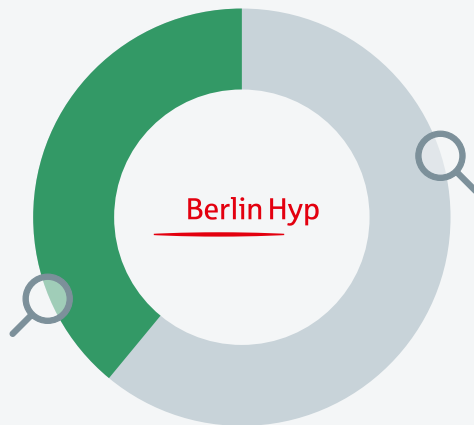
## Far-reaching sustainability agenda

We are committed to the Paris Agreement and the Climate Paths of the Federal Republic of Germany.  
Our big objective: → **continuous CO<sub>2</sub> 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 CO<sub>2</sub> emissions and determine the climate risks of existing properties.



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