



Green Loan – Energy efficiency loan

Our methods for planning, building, investing and financing give us an important and effective instrument that can help ensure a world worth living in for future generations – and we are very much aware of our responsibilities in this regard. We are also seeking to design our entire loans portfolio completely climate neutrally by 2050 at the latest. To this end, we have been focusing on financing energy-efficient and environmentally friendly buildings for many years now.

A large number of our customers are already adopting measures to make their business activities more sustainable. With suitable product solutions, such as our energy-efficiency loan, we want to accompany our customers on this path.

An energy-efficiency loan can be used to finance energy-efficient properties.

If these properties to be financed have a low final energy demand or consumption, we offer our customers financing through our energy efficiency loan. The decisive factor here is the total demand, whereby the respective thermal energy/ electricity demand may deviate by a maximum of 20 per cent upwards. The energy certificate is the most important source of information for the Bank to assess the energy performance of a property. The following overview gives the thresholds for each asset class.

Building type	Energy demand thermal energy kWh / (m ² a)	Energy demand electricity kWh / (m ² a)	Total kWh / (m ² a)
Residential	60	–	60
Office	80	60	140
Retail	60	75	135
Hotel	95	60	155
Logistics (use: storage)	30	35	65
Light industrial (use: production)	105	65	170

Alternatively, sustainability certificates by LEED, BREEAM, DGNB or HQE can be used.

Our Sustainable Finance Framework is the overarching framework for our Green Loans. This framework has been verified by the ratings agency ISS within the scope of a Second Party Opinion.

Berlin Hyp supports the financing of energy-efficient real estate with a margin discount.

We want to financially support our customers' investments in energy-efficient real estate, which is why we grant a margin discount when financing particularly energy-efficient properties. Green Loans are becoming increasingly more important on the market. They are an attractive financing instrument to underscore your ESG strategy and to present your energy performance to the public in a transparent way.

Our energy efficiency loan

- Supplementary agreement to the loan agreement
- Can be combined with all financing offers at Berlin Hyp
- Loan parameters can be flexibly adapted to your requirements, with favourable margins for green buildings



Please feel free to get in touch with us. You can find your contact partners here.