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Berlin Hyp and MünchenerHyp Pilots at EEMI

The pilot scheme of the Energy Efficient Mortgages Initiative (EEMI) is being launched with over 35 European banks. Amongst the banks participating from Germany, Berlin Hyp and Münchener Hypothekenbank eG (MünchenerHyp) are founding members of the initiative.

The EEM Initiative is coordinated by the European Mortgage Federation (EMF) and the European Covered Bond Council (ECBC) and funded by the EU under the Horizon 2020 programme. The initiative, launched in September 2016, aims to define what an "Energy Efficient Mortgage" (EEM) is at European level and how to provide such loans by the participating banks.

A number of vital cornerstones have already been defined: the loans may be used for the purchase and development of energy-efficient buildings as well as for renovation activities aimed at improving a building's energy efficiency. This relates to both residential as well as commercial properties.

"We are delighted to be involved in this major European project right from the start," according to Gero Bergmann, Member of the Berlin Hyp Board of Management. "In recent years, Berlin Hyp has earned itself a reputation as one of the leading Green Finance banks and Green Bond issuers. In the wake of EEMI, we can share our expertise with others and contribute to further enhancing the importance of sustainability in banks' core business. At the same time, with the EEM Initiative, banks can make a significant contribution to achieving the EU's climate targets".

"It is very important for us to contribute our expertise in sustainability issues at European level," says Bernhard Heinlein, Member of the MünchenerHyp Board of Management. To enshrine sustainability even more in MünchenerHyp's core business, we developed a Green Mortgage Loan for private residential property financing in November 2015. Moreover, oekom research has certified the Green Loan as sustainable."

Further information on the initiative can be found at <http://eemap.energyefficientmortgages.eu/pilot-scheme/>.

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Berlin Hyp specialises in large-volume real estate finance for professional investors and housing societies, for whom the Bank develops individual financing solutions. As an enterprise forming a Group together with the German savings banks, it also makes an extensive spectrum of products and services available to these institutions. Berlin Hyp is not only at the forefront as the issuer of the first Green Pfandbrief; the bank also supports the financing of sustainable real estate. Berlin Hyp's clear focus, 150 years of experience and the ability to actively shape the digital transformation in the real estate sector with an eye to the future characterise Berlin Hyp as a leading German real estate and Pfandbrief bank.

Münchener Hypothekbank eG is a provider of long-term property lending. Its core areas of business are private and commercial property lending. As a member of the cooperative financial network (Genossenschaftliche FinanzGruppe), MünchenerHyp works closely with the German cooperative banks in private residential property financing. MünchenerHyp provides financing for commercial real estate in Germany, numerous other Western European countries and the US. It also acts as a partner in this field for the German cooperative banks (Volksbanken and Raiffeisenbanken). MünchenerHyp enjoys an excellent reputation in the international capital markets as an issuer of Mortgage and Public Pfandbriefe. In 2014, MünchenerHyp issued the world's first sustainable Mortgage Pfandbrief.