

Berlin Hyp's environmental policy

We bear an important social responsibility as a leading real estate financier in Germany. It is from this responsibility that we derive our obligation

- to contribute to preserving the basis of life and economic capacity of today's generation and future generations as well as
- to reduce costs by making sparing use of resources

by actively engaging in environmental protection within the company as well as along the entire value-added chain.

We have an obligation to our customers, owners, employees, suppliers and society to act responsibly and aim to achieve sustainable development overall within the meaning of the United Nations' Sustainable Development Goals.

Within this framework, the constant improvement of our environmental performance determines our environmental policy for the entire company and all employees. This environmental policy takes into account

- the three principles of the UN Global Compact on the environment¹,
- the ten principles of the German Property Federation's industry sustainability code² and
- the German Savings Banks Association's four guiding principles on sustainability³.

Our environmental policy is put into operation through an environmental management system and covers the following points:

- Safe and efficient compliance with the legal provisions and other requirements relevant for Berlin Hyp as well as with company guidelines regarding corporate environmental protection and the external environmental impact of our business activities
- Active avoidance of unnecessary environmental pollution. Where this is not possible, measures are taken to reduce the burdens on the environment, if technically appropriate and economically reasonable, especially with regard to energy and water consumption, the generation of emissions and waste, the safe handling of hazardous materials and the environmental impact of the portfolios we finance
- Constant improvement of environmental management and performance. To do so, we regularly record measurements and consumption data, especially for the management of environmental protection measures, as well as the environmental impact of our portfolio
- Promotion of environmental protection measures through transparent cooperation with the responsible authorities in a spirit of trust
- Comprehensive consideration of environmental and sustainability aspects in the procurement of fixed assets and consumables as well as in the use of services; our suppliers must explicitly confirm their compliance with the Ten Principles of the UN Global Compact
- Active promotion and support of a sense of responsibility for the environment among our customers, employees and suppliers as well as the capital market
- Internal and external transparency regarding our environmental policy and measures through the annual preparation of an environmental statement

If you have any questions or suggestions regarding environmental protection within the company or along the value chain, please contact Oliver Mehrholz, our Environmental Management Representative (oliver.mehrholz@berlinhyp.de).

¹ Principle 7: Businesses should support a precautionary approach to environmental challenges.
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility.
Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies. <http://www.globalcompact.de/de/ueber-uns/dgcn-ungc.php>

² <http://www.zia-deutschland.de/fileadmin/Redaktion/Positionen/PDF/ZIA-Nachhaltigkeitsleitfaden.pdf>

³ Especially principle 3: "3. We are committed to doing our business in a resource-efficient way."
http://bericht-gesellschaft.dsgv.de/DE/Wie_wir_berichten.php