

## **Climate Strategy**

Climate change is one of the most important challenges of our time. Many of the consequences of global change such as population growth, a secure energy supply, the loss of biological diversity and the scarcity of food and drinking water are closely connected to climate change. This underlines the importance of the step-by-step move towards a low-carbon economy which is acceptable to business and society.

Berlin Hyp believes that the capital market can play an important role in the move towards a low-carbon economy. For one thing, the capital market is in a position to efficiently allocate the capital flows required to optimise the energy and resources consumption of our businesses. In addition, the expertise of the financial market participants is required when it comes to supporting customers to act responsibly regarding energy in the context of finance for particular transactions.

On the basis of these considerations, Berlin Hyp has regulated the climate-relevant effects of its business activities in a series of guidelines:



- The guidelines on sustainable real estate finance describe the consideration to be given to energy-relevant valuation standards of real estate valuation and show how facts and circumstances concerning energy can be taken into consideration loan commitments.
- The company environmental protection guidelines describe the ascertainment and optimisation of the CO<sup>2</sup> emissions caused by Berlin Hyp's business activities.
- The sustainability guidelines for suppliers and service providers include facts and circumstances concerning energy in the valuation of the environmental performance of suppliers.
- Berlin Hyp's regulations on business travel and company cars specify CO<sup>2</sup>-conscious travel planning and a CO<sup>2</sup>conscious choice of company car.