

On solid ground

Sustainability Report 2015

About the report

At Berlin Hyp, sustainability is an essential part of our corporate strategy and is constantly integrated into our daily work. With this report, we want to inform you of our progress in the five areas of action: company, market, environment, employees and social responsibility.

We will present the key financial and non-financial information that is necessary to comprehensively evaluate our performance. The key figures relate to the 2015 financial year.

Berlin Hyp has been reporting on its sustainability management on an annual basis since 2013. We complied with the reporting guidelines of the Global Reporting Initiative (GRI) to produce this Sustainability Report. We are applying the GRI's G4 reporting guidelines for the first time and are disclosing all required information and indicators in accordance with the "core" option. The information in this report also serves as a progress report on the implementation of the ten principles of the UN Global Compact.

You can find the Sustainability Reports of Berlin Hyp and additional information relating to sustainability on the internet at

www.berlinhyp.de/unternehmen/nachhaltigkeit

For reasons of sustainability, we are not publishing printed versions of these reports.

Table of contents

Foreword	
Letter from the Board of Management (commitment of the Board of Management)	5
Company	
Berlin Hyp – Partnership as a Foundation	8
Business	
Flourishing Business	16
Responsibility	
Berlin Hyp as an attractive employer	24
Growing awareness, growing responsibility in the supply chain	28
Commitment	
Social commitment	34
Overview	
Key figures staff	40
Key figures operational ecology and procurement	44
Sustainability programme and progress report	46
Commitment to institutions	48
Ratings	50
GRI G4 Content Index	51
Service	
Contacts	54
Imprint	55

Foreword

Dear ladies and gentlemen,

On solid ground – sustainability ranks among the core principles of the Bank. We have positioned ourselves accordingly: the Chairman of the Board of Management is responsible for sustainability and this is anchored in our corporate strategy. Through our actions, we demonstrate clearly that we take into account ecological and social considerations as well as economic factors. Sustainability and economic activity do not contradict each other. On the contrary! A company's long-term economic success depends on the reconciliation of economic issues and ecological and social matters.

We are constantly working to further develop our sustainability management and are happy to report on our progress.

We have indeed achieved a lot in the 2015 reporting period. We are particularly proud of the fact that we were the first bank to issue a Green Pfandbrief in benchmark format at the end of April 2015. The bond's huge success confirms our pioneering work and also reflects the constantly growing ecological awareness on the capital market.

In the first year after issue, we were able to raise the volume of Green Building financing in our mortgage cover pool by more than 50 % from € 657 million to € 1.021 million (reporting date 27 February 2016). We have again entered uncharted waters with our Green Pfandbrief annual reporting. We are the first German commercial bank to publish Impact Reporting, a quantitative estimate on CO₂ savings generated by refinanced loans for the Green Pfandbrief. Depending on which benchmark is applied, between 6.9 and 34.8 tonnes of CO₂ are saved each year per million nominal value of the Green Pfandbrief. Although this is a broad corridor, it clearly represents the remarkable ecological added value achieved!

We will use all the proceeds from the bond issue to finance buildings constructed according to strict ecological and sustainable criteria. We want to continue expanding this business and in order to do so, we are successfully promoting such loan commitments through price incentives.

The response on the market is giving us cause for optimism.

We are also constantly developing our sustainability management in terms of ecological aspects. For this reason, we began introducing an EMAS-certified environmental management system at Berlin Hyp at the end of 2015 which should be completed by the end of 2016. We assume that we will be able to enhance our resource and energy efficiency once the environmentally-relevant divisions have been reviewed.

Through various employee events and constant intranet information updates, we will enable our employees to be actively involved in the improvement processes in addition to providing them with information so that they can identify more strongly with the company's environmental objectives.

We have also produced an extensive catalogue of measures for the current year which we would like to introduce in the appendix of this report. The diversity and depth of the measures demonstrates how important issues relating to sustainability are to Berlin Hyp.

At this point we would like to point out that after developing a sustainability filter for own investments in 2015 we are now working on improving the overall process coordination for Green Building financing and Green Bond refinancing.

We invite you to learn more about our approach and progress in the economic, ecological and social fields on the following pages of our Sustainability Report 2015. We are fully aware that we are in a process that requires constant effort and step-by-step improvement and we are tackling these challenges on a daily basis. Our objective is to accept responsibility for the measures taken on solid ground and to expand them. This is why your opinion on our commitment to sustainability is so important to us! Please let us know what you liked, or did not agree with.

Yours sincerely

The Board of Management

Jan Bettink
Chairman of the Board
of Management

Roman Berninger
Member of the Board
of Management

Gero Bergmann
Member of the Board
of Management

Dr. Michael Schieble
Managing Director





Recognising potential

For Berlin Hyp, recognising potential is important – in order to fully benefit from it. It gives growth a stable basis and provides the right conditions for it to thrive, sustained by common values and trust.



Berlin Hyp – Partnership as a Foundation

Berlin Hyp specialises in large-volume real estate financing for professional investors and housing societies. Its clear focus, almost 150 years of experience and its proximity to the German Savings Bank Finance Group make it one of Germany's leading real estate and Pfandbrief banks. Headquartered in Berlin, with branches in Düsseldorf, Frankfurt am Main, Hamburg, Munich and Stuttgart, we serve the German real estate market and also the markets in neighbouring countries through offices in selected foreign locations. It is important to us that our customers do not have far to go to see a competent advisor.

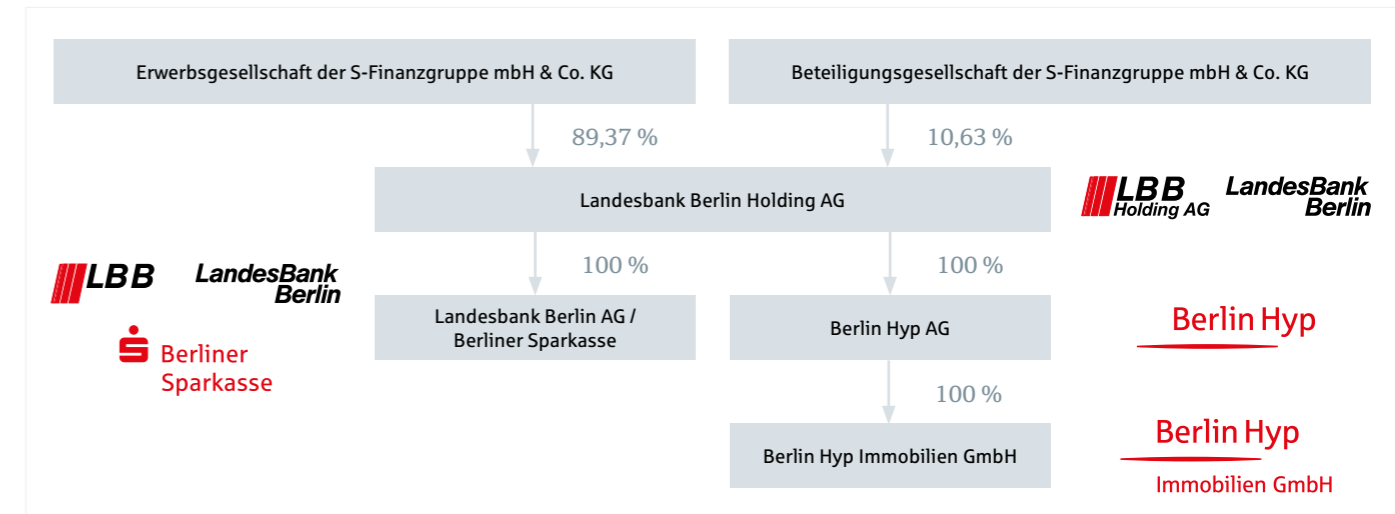
At our company, the focus is on real estate. As a result, our individual concepts are based on a deep understanding of real estate and the real estate market. Short decision-making channels and coordinated processes enable us to make quick, flexible and reliable statements and to develop well thought-out solutions for our customers. Around our core business, we design future-oriented products and services that offer the customers genuine added value.

Our competence and financial capabilities make us ideally positioned for large-volume, complex



Berlin Hyp AG is a stock corporation under German law with headquarters in Berlin. It is registered in the commercial register of Charlottenburg local court under number HRB 56 530 and is subject to the supervision of the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht), Graurheindorfer Strasse 108, 53117 Bonn (www.bafin.de) where it is registered under number 104022. After the repositioning, 2015 was the first year in which Berlin Hyp operated as an independent real estate financier under the umbrella of Landesbank Berlin Holding AG. Since 1 January 2015, it is an independent subsidiary alongside Berliner Sparkasse.

financing operations and we are increasingly becoming a strong partner in this sector for savings banks as a syndicate leader or underwriting bank in a syndicate, as needed. Berlin Hyp plans to further intensify its partnerships with savings banks and to make a contribution to the continued success of the Savings Bank Finance Group. For this purpose the S-Group business was decentralised and its advisors were integrated with the customer advisers at all Berlin Hyp's German branches. The bank plans to move even closer to customers with this step. The product and service offering of the Savings Bank Finance Group is to be expanded and cooperation will be further intensified.



Berlin Hyp refinances itself primarily via the capital market where it has the reputation of being a competent partner. It acts as an issuer of mortgage and public Pfandbriefe and senior and unsecured subordinated bonds. Pfandbriefe are our primary refinancing instruments.

As a Pfandbrief issuer, we are subject to the provisions of the Pfandbrief Act. Our Pfandbrief issues are therefore fully secured with respective cover funds. All issues are traded on the Börse Berlin. This is the only place where prices are regulated by Berlin Hyp or one of our syndicate banks.

Berlin Hyp's Business Development

Berlin Hyp reported an excellent financial year in 2015 and reinforced its position as one of Germany's leading real estate and Pfandbrief banks. Despite the near-doubling of the bank levy and a € 20.0 million addition to the special item pursuant to Section 340g of the German Commercial Code (HGB), the company posted a very positive result of € 93.0 million before taxes and profit transfer. The new business generated in 2015 was particularly positive. With a new business volume of € 4.4 billion, the Bank once again succeeded in topping the positive previous-year figure of € 4.0 billion. Including extensions of € 1.0 billion, the new lending volume totalled € 5.4 billion (previous year: € 5.0 billion).

Berlin Hyp once again reinforced its position as one of Germany's leading real estate and Pfandbrief banks in the 2015 financial year. Within the

framework of its financing activities, the Bank stayed true to its conservative risk strategy and its focus on high-quality real estate.

The Bank was able to further strengthen and intensify S-Group business within the Savings Banks Finance Group.

The total volume of the business jointly pursued by the S-Group amounted to approximately € 1.0 billion, of which € 719 million was attributable to joint syndicate business with savings banks and € 284 million was due to ImmoSchuldschein (real estate promissory note) transactions. Berlin Hyp offered three real estate promissory notes and placed them successfully on the market. To date, a total of 74 different savings banks have invested in the placed products.

Berlin Hyp is managed by a Board of Management with full responsibility and comprises three members. In the 2015 financial year the Supervisory Board had a total of 15 members.

The Supervisory Board has three committees: the Audit Committee, the Loan Committee and the Staff and Strategy Committee.

The atmosphere in the company reflects this value: our employees enjoy working for a company with a long-standing tradition, its products and in a team of impassioned colleagues.

Excerpt from the Balance Sheet in € m

	31.12.2015	31.12.2014
Claims against banking institutions	673	891
Claims against customers	20,610	20,645
Of which:		
a) Mortgage loans	17,898	17,721
b) Public sector loans	2,652	2,908
Liabilities to banking institutions	6,297	8,286
Liabilities to customers	6,349	7,046
Of which:		
a) Registered mortgage Pfandbriefe	2,479	2,667
b) Registered public Pfandbriefe	1,246	1,383
Securitised liabilities	13,383	12,644
Of which:		
a) Mortgage Pfandbriefe	7,926	7,231
b) Public Pfandbriefe	1,650	1,650
Reported equity	936	936
Balance sheet total	28,544	30,428

From the Profit and Loss Account in € m

	2015	2014
Net interest income	223.3	219.3
Net commission income	30.8	28.7
Staff expenditure	76.5	63.0
Other operating expenditure	43.2	43.9
Depreciation of tangible assets	4.1	4.6
Operating expenditure	123.8	111.5
Risk provisioning	18.8	8.5
Operating result	126.1	121.9
Financial investment result	0.6	2.7
Bank levy	11.4	6.5
Provision for general banking risks	20.0	50.0
Extraordinary expenditure	2.1	2.1
Profit transfer	92.0	68.1
Net income for the year	0.0	0.0
Cost-income ratio in %	46.1	46.1
Return on equity in %	11.1	13.3

Business Development in € m

	2015	2014
New loan commitments	4,445	4,031
New lending	4,445	4,031
Of which: Residential loans	799	1,852
Commercial loans	3,646	2,179
Public-sector loans	0	0
Extensions (capital employed ≥ 1 year)	958	1,010
NPL	447	591

Regulatory law key figures in € m

	31.12.2015	31.12.2014
Hard core capital (CET1)	1,007	1,005
Additional core capital (AT1)	0	0
Core capital (T1)	1,007	1,005
Supplementary capital (T2)	316	379
Equity/total capital (Total Capital)	1,323	1,384
RWA	7,598	8,087
Hard core capital ratio (CET1-ratio) in %	13.3	12.4
Core capital ratio (T1 ratio) in %	13.3	12.4
Total capital ratio in %	17.4	17.1
Leverage ratio in %	3.5	-

Other

	31.12.2015	31.12.2014
Number of employees (as at the reporting date)	576	544

Growth based on common values and trust

Common values and trust as well as quality awareness and commitment are the requirements for the sustainable development of a company. Berlin Hyp places immense value on the quality of its services. This attitude defines all our actions. Our values represent what we stand for as a company, business partner and employer, and sustainable growth demands that we not only live according to these well-established values, but are also prepared to adjust our standards and to face new challenges.

This attitude determines our daily actions in business matters and creates an inspirational atmosphere in the company. We are closely embedded in society. That means that we interact with people and the environment very carefully and think about how we can contribute to the sustainable development of this environment in a meaningful way that goes beyond business considerations. Our approach is also documented by our recognition of the ten principles of the UN Global Compact on human rights, labour, the environment and anti-corruption.

Through their personal involvement and dedication, many of our employees do their part in ensuring that we act responsibly as a company. We are in regular dialogue with our stakeholders and ex-

change our thoughts and expectations. The results are evaluated on an annual basis and were presented to the employees for the first time in the reporting year as part of a large information market. Two years after the brand relaunch it was time to question ourselves critically. What part of the path can we complete successfully? Where do we need to improve, in which areas are we not yet fulfilling our own expectations?

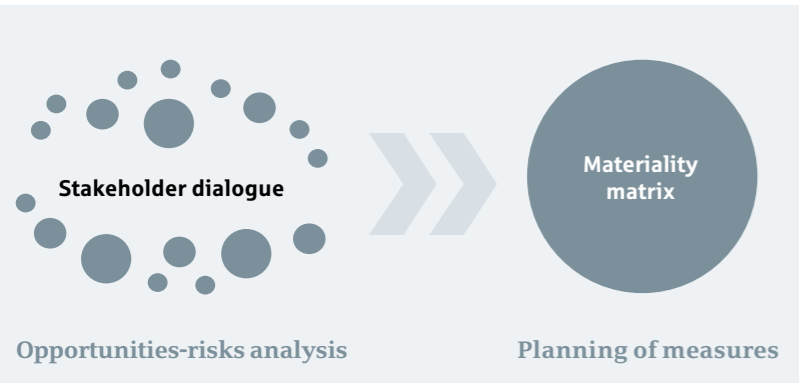
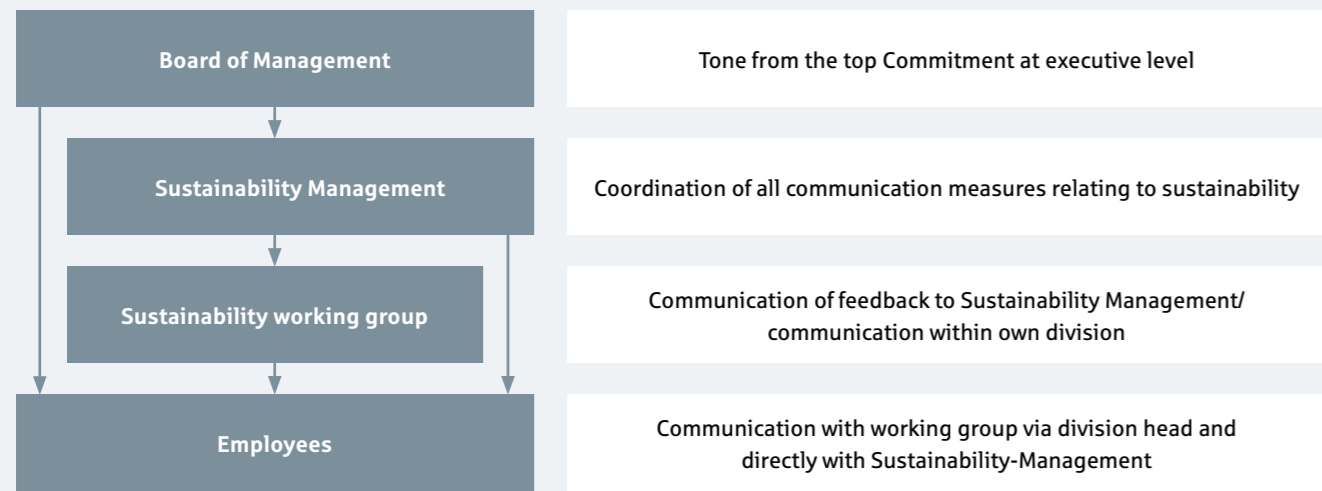
A gratifying number of colleagues made their way to the cafeteria of the main building in Berlin to hand in their comments. It was a great success not only in terms of the donation to the Kinderhaus Berlin-Mark Brandenburg e.V. made per participant at the information market, it also demonstrates the employees' willingness to actively define Berlin Hyp's mission and to participate in its implementation.

The results of the information market and customer survey plus further steps were discussed within the Board of Management at a meeting in January 2016.

Systematic sustainability management

We have firmly anchored our enduring commitment to this concern at Berlin Hyp in terms of both strategy and operations. After preparatory steps and far-reaching decisions were taken in 2013, systematic sustainability management commenced

Communication channels



at the Bank in 2014. Since then, Corporate Development has been responsible for coordinating and advancing our commitment to sustainability. The sustainability targets of Berlin Hyp, the environmental and climate strategy, specific guidelines for the investment and lending business as well as the human resources policy establish a binding framework for all employees with regard to acting responsibly – and thereby create the foundation for sustainable corporate governance in all departments.

Our ethics guidelines describe values, principles and methods which characterise Berlin Hyp's business activities. They include the voluntary commitment of all Berlin Hyp employees to our customers,

sales partners, service providers and other market participants to act in a fair, ethical and lawful way.

Our guiding principles on sustainability serve to secure and increase the company's value.

Guiding principle 1:

We pursue a long-term, responsible and risk-conscious business policy, thereby reliably contributing to the positive development of the economy and society.

Guiding principle 2:

We welcome the voluntary inclusion of ecological and social aspects in real estate and the capital markets. We are constantly improving our own ecological and social footprint.

Guiding principle 3:

We take responsibility for the quality of our work. We behave fairly, comply with statutes and in addition adhere to relevant voluntary standards.

Guiding principle 4:

We offer our staff long-term professional prospects in conjunction with a wide-ranging further training programme. We promote social diversity and maintenance of health in our company and we support our staff in social crises.

Our economic aims are realised in compliance with all statutory stipulations, ordinances and regulations. Adherence to applicable law is self-evident to all staff and is expected by our customers and business partners.

Bribery and corruption

Bribery and other forms of corruption are prohibited at Berlin Hyp. Strict rules apply to the acceptance and bestowal of gifts and invitations, which are intended to prevent even the appearance of restricting staff impartiality. In the reporting year there were no known incidents of corruption at BerlinHyp.

Money laundering and financing of terrorism

We make an active contribution to combating economic crime. Money laundering, the financing of terrorism and other criminal actions will be prosecuted with all means available.

Compliance

Compliance refers to adherence to statutory provisions, regulatory standards and the fulfilment of further ethical standards and requirements set by Berlin Hyp as well as general rules of conduct and sustainability guidelines.

Our compliance office strives to ensure that all employees comply with the internal compliance guidelines in order to protect Berlin Hyp from reputational damage. It is mandatory for all employees to respect the compliance principles.

All individuals are responsible for knowing and complying with the relevant, applicable requirements in their respective tasks. All employees should also complete and successfully pass learning programmes followed by tests on the topics of compliance, money laundering, data protection and other criminal actions on a regular basis.

A sustainable conviction sustainably realised

In everyday operations, the implementation of sustainability targets is an interdisciplinary concern. Ensuring that all employees across the different departments at the Bank do their part in contributing to sustainable business is of great importance to us. Employees are informed of the sustainability activities at Berlin Hyp on the intranet through a new "Sustainability and Idea Management" sec-

tion introduced in 2015. Since then, new suggestions and ideas for improving the company's sustainability have been coming in regularly. They are evaluated and rewarded according to a transparent process.

In addition, a sustainability week was held in Berlin in 2015, where employees had the opportunity to inform themselves about the Bank's sustainability strategy, certain aspects and activities and the expectations of various stakeholders.

Berlin Hyp was presented with the Immobilienmanager Award 2015 in the "Social Responsibility" category for the social commitment shown by its employees. In February 2015, the Bank was also awarded "prime" status by oekom research AG, one of the world's leading rating agencies for the assessment of sustainable investments.

The assessment is made on the basis of more than 100 qualitative and quantitative environmental and social criteria. All told, these are pleasing developments that make us proud and motivate us even more to continue the ambitious pursuit of our sustainability targets.



Flourishing business

Close cultivation of the market, profound knowledge and excellent products are the fertiliser of our business. Our customers know that they can rely on Berlin Hyp – for years and decades. Berlin Hyp stands for sustainable growth.

Flourishing Business

A key step in the Group restructuring of Landesbank Berlin into the capital's savings bank in 2015 was making Berlin Hyp an autonomous, independent commercial bank to allow it to position itself as a real estate financier of the Savings Bank Finance Group.

We have split up sales into a purely domestic business unit with all German branches and a unit comprising international customers in Germany and abroad including syndication business. We recently expanded our sales network in Germany with a new branch in Stuttgart. This will allow Baden-Württemberg to be more intensively catered for in future.

In line with customer requirements, Berlin Hyp has decentralised Group business with German savings banks and increased its presence in core regions of Germany. At the same time, local evaluators support the Bank's German offices so as to expand local presence and expertise.

The restructuring for the Domestic and Foreign business and the merger of the S-Group Business and the Bank's core business will allow us to reach more customers together with the savings banks. S-Group Business and the core business form a mutually beneficial whole.

The huge success seen in the last few years is primarily due to the intensive cultivation of the local real estate developers alongside support for large portfolio holders. Regional focus as a success factor – we apply this principle to our entire German sales network.

Thanks to close ties between regional housing companies and savings banks, the residential segment offers particularly promising opportunities for joint success and for strengthening the customer relationship in large-volume financing too. As a result of the business relationships established in the S-Group business with the savings banks, which usually assume the role of principal bank for regional housing companies, this customer segment offers a wide range of approaches in commercial real estate. This is where the benefits of decentralised customer support are particularly evident.

Our foreign business is also developing well, where we have offices in the cities of Paris, Amsterdam and

Warsaw. We have stabilised our earnings situation through the new business acquired in these locations and have contributed to risk diversification.

Our customers

Whether savings banks, investors, housing companies, housing cooperatives or project developers, our customers are professionals in their field, who welcome having a reliable partner at their side.

The Bank is there to guide and assist them, from the initial concept to its implementation. A highly effective processing and decision-making process has been established to respond quickly and decisively to a customer's financing request. For each large financing project, expertise from Sales, Loans, Valuation and Legal is quickly pooled in the "deal team" established for that project, allowing the coordination process to be streamlined.

Our approach is essentially to be a valuable partner to the customer, also in terms of current developments and trends. Our Sales colleagues analyse regional markets and location-specific conditions in detail. Thanks to our decentralisation policy, they are more proficient in speaking the customer's language and can foster a relationship of trust. This regional network gives our customers sustainable added value.

An essential approach of our S-Group Business is to assist savings banks in real estate financing whenever they require support from within the S-Group as a result of the size of the financing, the location of the mortgaged asset or owing to the complexity of the project.

In addition, we provide these institutions with a broad range of products and services. We are also constantly expanding our range of products in this regard. We advise savings banks in all S-Group-related matters and support them in positioning themselves on the market.

Berlin Hyp provides its customers with regular publications on specific topics which are available on the company's website. These publications can be used as a professional tool in the decision-making process:



Publications for customers and savings banks

- Housing Market Report Berlin
- Retail Report/Logistics Report
- Trend Indicator
- Valuation of Standard-Yield Real Estate
- Berlin Hyp Newsletter
- Information for the Savings Bank Group

Our products

Berlin Hyp offers a broad range of services relating to real estate financing. We excel at financing tailored solutions in commercial real estate. We finance a range of property types including office, logistics, retail and residential real estate as individual properties or in a portfolio and are able to address the specific nature of the real estate financing thanks to our product range. Along with conventional mortgage loans, we also offer sureties, counter-sureties and intermediate financing. Thanks to our in-house valuation department we are also able to value every single property in line with state-of-the-art standards. For us, financing means more than just a process where a building project is conceptualised. Together, we draw up a financing plan based on the wishes, ideas and options of our customers – tailored to the project and from a single source.

Our ImmoSchuldschein combines a classic promissory note with a security against land charges on properties and is also an attractive financing product for customers. Especially in times of ever-tighter external financing resources, there is a demand for alternative and stable refinancing options.

The typical issuer of our ImmoSchuldschein debenture is a well-positioned real estate company in Germany, which owns a property portfolio in Germany, focuses on portfolio management and has an exceptionally good credit rating. For the full duration, we hold a majority share in the loan, hold the subordinate and take on all the servicing.

Berlin Hyp will also expand its cooperation with savings banks in future. We act as a financing partner for high-volume transactions. As part of the real estate syndicate business we offer a full service package relating to syndicated loans. We assume all tasks in connection with the real estate transaction – from initiating and financing to complete repayment of the loan.

Depending on the requirements and needs of each customer, we can act as an arranger, loan manager

or collateral agent and payment agent. These functions include the initial structuring of the transaction as an arranger plus all monitoring activities relating to the loan and the external representation of the syndicate as required.

The ImmoKonsortial product is a standardised process for financing real estate projects for savings bank customers with a total lending volume of between € 3 million and € 20 million.

ImmoKonsortial allows savings banks to accompany their customers with projects outside their business region or to provide support if existing large loan limits for the particular customer have already been exhausted.

The processing of the joint financing is a simple and quick procedure. A binding decision on loans is reached in just nine working days.

We also support savings banks in real estate valuation by providing the following services:

- We draw up valuation reports with our own certified surveyors in the Berlin metropolitan area
 - for residential real estate
 - for commercial real estate
 - for management real estate such as hotels and shopping centres
- Organisation of valuation reports across Germany
 - Commissioning surveyors trusted by Berlin Hyp to conduct valuations
 - Processing large stocks of residential real estate
- Plausibility checks of valuation reports
 - for real estate valuations drawn up by the Savings banks
 - for external real estate valuations submitted to the Savings banks
- Conducting information events at expert conferences of the regional association

We also support our customers in valuating small loan business in Berlin.

We provide market information for rents, land value and prices of owner-occupied flats for the property types detached houses, semi-detached houses, terraced houses and owner-occupied flats. The individual market indicators for Berlin, divided into individual districts, are updated regularly.

It is also possible to obtain detailed information on the internet. Queries for comparable rents and land value indexes are free of charge. Queries for prices of owner-occupied flats on the surveyors' committee portal are free of charge as well.

Our employees stay abreast of developments by continuously observing the market and participating in committees. Our in-house research department enables surveyors to identify trends in good time so that they can directly incorporate them into their valuations.

Berlin Hyp refinances itself via the capital market. It acts as an issuer of mortgage and public Pfandbriefe and senior unsecured and subordinated bonds.

It issues mortgage Pfandbriefe on the basis of Section 1 (1) Sentence 1 Pfandbrief Act (PfandBG). Mortgage loans for cover funds are granted on the basis of Sections 13 to 17 Pfandbrief Act (PfandBG).

The geographic focus of our new mortgage business is on Germany, especially in the urban areas in the old federal states. Through our business in selected European countries we are able to further diversify our cover funds. For this reason Berlin Hyp maintains sales offices in Amsterdam, Paris and Warsaw.

It issues public Pfandbriefe on the basis of Section 1 (1) Sentence 2 Pfandbrief Act (PfandBG). The requirements relating to the eligibility of public sector loans for cover funds is defined in Section 20 Pfandbrief Act (PfandBG).

An increasing number of people place emphasis on sustainably traded goods and services when it comes to consumer choice. The trend is increasing. Sustainability is also becoming increasingly important in the context of monetary investments and financial services.

Sustainable real estate financing

The real estate sector is making an important contribution to economic and social prosperity through its business activities. The infrastructure developed, realised and maintained by the real estate industry creates fundamental value for an economy and is the foundation for commercial activity and residential real estate development.

Berlin Hyp has a special interest in its customers constructing or acquiring and managing real estate whose value is secured by giving professional consideration to ecological, economic and social criteria.

Given the significance and long-term use of real estate, taking sustainability factors into account is a key factor in real estate financing in securing the long-term value of an exposure, for example.

In order to adequately respect this interest, our guidelines on sustainable real estate financing specify the need to account for sustainability aspects at the different stages of real estate financing.

We take our guidance from the principles of the German Property Federation (Zentraler Immobilienausschuss e.V. – ZIA) for the "Financing" industry cluster, subject to the practical relevance of the principles to the specific business transaction.

These principles are as follows:

1. We consider the future viability and the sustainable allocation of resources for real estate in particular when deciding on a loan.
2. We work to ensure that sustainability aspects are included in the valuation of real estate.
3. Sustainable buildings, especially possibilities for improving energy efficiency and environmental balance, are key parameters in our financing discussions.
4. We support our customers in introducing sustainable utilisation concepts for their existing properties and new buildings.
5. Green leases are given special consideration in the loan decisions, valuations and collaboration with our customers.

To emphasise its significance, the Board of Management has decided to introduce price incentives for Green Building financing.





Sustainable refinancing

Berlin Hyp also offers investors a secure and long-term form of investment with its capital market products. Mega trends like climate change, rising urbanisation, demographic developments and the growing importance of sustainability on the capital market have a profound impact on Berlin Hyp's business activities. We are proud to have supported the trend, discernible for years, of acting sustainably in banking with a new product. As a trailblazer in our industry, we succeeded in issuing a Green Pfandbrief totalling € 500 million in April 2015.

The unique selling point of the Green Pfandbrief is that every mortgage-backed property listed in the cover pool for it must fulfil either strict ecological standards or possess a suitable energy efficiency or green building certificate issued by an internationally recognised certification body.

The cover pool of the Green Pfandbrief stands out in particular for its high degree of certification of existing financing with respect to sustainability. As a result, all of the financed real estate has at least a LEED

Silver certification or better, a BREEAM certificate with a minimum rating of "Good", a DGNB certificate in silver or better, as well as HQE certification with at least a "Basic" level and a Dutch Energy Performance Certificate with an A rating or higher. Strict internal standards were also prepared as part of the systematic and strategic realignment of the Bank with regard to sustainability which make it possible to recognise the sustainability of a building even without certification.

Beyond the correspondingly designated loans, the entire mortgage portfolio is legally liable to the Pfandbrief creditor.

In addition, all of the proceeds from the issue will, in turn, be used for refinancing any existing and future financing of green buildings.

The demand was correspondingly high: with an order book of nearly € 2 billion, the bond was oversubscribed fourfold.

German investors comprised the largest group at 71 %, followed by Scandinavian investors at 13 % and investors from Austria and Switzerland at 8 %. It is also noteworthy that around 48 % of the Green Pfandbriefe went to sustainable investors.

"The Green Pfandbrief combines the best of both worlds. It is a Mortgage Pfandbrief as defined by the German Pfandbrief Act and therefore fulfils all of the strict requirements imposed by the law. At the same time, it has the formal structure of a Green Bond in accordance with the Green Bond Principles, with clearly defined specifications regarding the use of the proceeds from the issue, particularly transparent reporting and a second-party opinion from the sustainability ratings agency oekom, confirming the sustainability and ecological added value of the bond."

GERO BERGMANN,
MEMBER OF THE BOARD OF MANAGEMENT
OF BERLIN HYP

At "The Cover Awards" in Barcelona in September 2015, the issue of Berlin Hyp's first Green Pfandbrief was named Best Debut Deal of 2015. The Cover Awards are bestowed by the trade publication Global Capital and its portal specialised in covered bonds, The Cover. The Bank received two other awards in 2016.



Rejection of controversial transactions and business practices

Ethical aspects are taken into consideration in the assessment of business transactions in the finance and investment sphere. The principle of ethical responsibility applies. For this purpose, we have established ethical investment criteria. We do not give loans to customers and do not invest in enterprises which breach the defined criteria. Ethical criteria for finance are derived from the ten principles of the UN Global Compact and the Bank's compliance requirements.

Responsibility as a partner of the savings banks

In addition to our responsibility as an important commercial real estate finance provider in Germany and selected core markets in Europe, we have a special market position as a partner within the Savings Banks Finance Group. Throughout Germany, the savings banks are dedicated to sustainable economic, social and ecological development. We are there to help them with our expertise as a partner for high-volume real estate financing.

Environment and safety

We are aware of our responsibility to ensure that the company develops in an environmentally compatible manner. For this reason we are committed to minimising our direct and indirect impact on the natural environment and, wherever possible, to prevent it.

We use natural resources efficiently and sparingly in our own business operation and also take this into consideration in our own investments and our lending business.



Growing responsibility

As our success grows, so do our responsibilities: towards customers and employees, the environment and society. We see success as something organic, because satisfied customers, modern labour standards and sustainable products are inter-linked – and depend on each other.

Berlin Hyp as an attractive employer



We regard secure jobs and careful stewardship of the environment and resources as a basis for creating lasting value. As such, we are consciously assuming responsibility towards society.

The Bank conducts targeted education and further training measures on the basis of the annual staff discussions and the current and future duties of the staff.

Alongside specialist seminars, we also offer HR seminars, language seminars and IT seminars. These standard courses are supplemented by events that have been specifically developed for special or new themes and are implemented promptly.

The 2015 financial year was the first year in which Berlin Hyp operated independently. It was a huge

challenge for many departments at the Bank. The Human Resources department naturally had a lot of issues to deal with in this regard. In specific terms, Berlin Hyp's independence meant that Human Resources activities needed to be adjusted to the Bank's new needs. As an independent commercial real estate financier, Berlin Hyp has its own requirements in many regards, which are reflected in the specialist programmes and in the work with junior staff.

The focus here was on the trainee programme and the dual study programme for students. The latter is geared towards students who have completed their second-level school examinations and combines academic studies at a university with in-depth practical work experience at Berlin Hyp for a total length of three years.

Our trainee programme, on the other hand, is aimed at university graduates and provides participants with the opportunity to become experts in their future field within 18 months. The trainees become familiar with the relevant divisions and work independently in their area. As a means of getting students interested in our Bank at an early stage with the aim of retaining them, we also offer jobs for student workers.

We have also set out on our own path in terms of the staff survey. We have determined that the "morale indicator" – a brief online survey on key topics concerning leadership, health and communication – did not strike a chord with the staff. We therefore began searching for an alternative method better suited to the size and culture of Berlin Hyp. At the end of these efforts, we benefited from our strong network and the understanding shared by the Bank's organisational units among themselves.

In summer 2015, Berlin Hyp conducted a comprehensive customer survey on customer satisfaction and service quality. An employee information event was organised through interdepartmental teamwork. Not only were the employees presented with the findings of the customer survey at the event, they were also given space to make comments and suggestions regarding the Berlin Hyp (employer) brand, market positioning and areas of innovation.

An approach such as this is the perfect fit for Berlin Hyp's belief in the importance of including staff in

change processes, thereby strengthening employees' sense of identification with the Bank. The employee information event was a complete success! More than 75 % of all staff participated – a turnout that would be unlikely with an online survey. The entire Bank can be proud of this result.

Sustainability is also an important issue in Human Resources. The assessment of sustainability management at Berlin Hyp in 2014 already confirmed our previous approach and focal points. We are able to start from a strong foundation! For example, we have had an agreement for some time now with our employee representatives on work-life balance.

Among other things, sport and prevention courses are offered as part of the health management scheme on site at the Bank. In addition, as part of Berlin Hyp's partnership with the Fürstenberg Institut, the employees can get in touch with qualified contacts if they face personal, professional or health issues. The Fürstenberg Institut also offers a family service that provides support on matters such as caring for children or family members.

One new addition is the day of volunteering for a social cause introduced in 2015. It provides our employees with the opportunity to voluntarily lend a hand to a social organisation of their choice for

one day during the calendar year. They can volunteer alone or together with colleagues, and there is a wide range of locations to choose from: schools, refugee shelters and childcare centres.

We have also included this day of volunteering for a social cause as a permanent part of our trainee programme. During this day, the trainees support a social institution of their choice. Last year, they organised a sports day at Kinderhaus Berlin-Mark Brandenburg e.V. Everyone involved had a blast and came away with wonderful memories of an action-packed day with the children.

Diversity

We were also dedicated to diversity in 2015. As part of our sustainability action week, we offered an introductory course on diversity and prejudices. We also specifically addressed the topic of "women in management positions". We discovered that we are already doing quite well here when compared to other banks in the industry. However, we do not wish to rest on our laurels or only comply with the statutory requirements.

We aspire to adopt the equal participation of women and men in leadership positions – to use the wording of the legislators – as part of our corporate culture. That is why it was important to us to get the entire staff behind this issue, which we did through

Report by Rieko Bordeaux

Sports day at the Kinderhaus was a huge success

"On a Friday, seven trainees from the October intake ran a trial sports day to see if it was practical. The "magnificent seven" planned and organised a sports day at the Kinderhaus Berlin-Mark Brandenburg e.V.

Just before the end of school, we positioned ourselves at strategic points in the Kinderhaus to invite the arriving children and youngsters to a sporting competition in the sunshine. The kids had the chance to play football, basketball, rounders, table tennis and table football so as to burn off some of their leftover energy at the end of a long week of school and collect stamps on their personal participation card.

In addition to the sporting activities, several kilogrammes of fruit and vegetables were mixed in the communal kitchen to

make healthy smoothies. The children were also able to have a go themselves and create various new flavours, earning themselves another stamp on their personal participation card as well as a healthy drink.

The grand finale was a table football tournament for all the children. This competitive tournament was proposed by the young bankers and was a special highlight of the October trainees' day of volunteering.

It ended with a formal awards ceremony where the stamped participation cards were only of secondary importance. The employees gave all the children and youngsters prizes donated by the Bank and its employees, along with sweets.

The Kinderhaus received a donation of Berlin Hyp footballs and table tennis bats."

workshops where we collected key input from employees on how to develop this further, and will continue to do so.

HR development measures for managers

When it came to our HR development measures, we placed the focus in 2015 on our leadership culture and launched a new programme for management personnel called *SeitenWechsel*®. It provides managers with the opportunity to experience a whole new perspective as they dive into a completely different world for five days as an intern at a social institution. The programme has been very well received from the outset.

They all gained valuable insights for their day-to-day work as managers at Berlin Hyp, especially with regard to how they perceive their employees.

Some of them shared their experiences at various social institutions, such as group homes for people with disabilities or dementia or at refugee shelters, on the intranet or at staff meetings. It was very moving.

Qualification measures for young talent

For our young employees, we are starting the new “Top Qualification for Young Professionals” programme. In the context of this initiative, a space in IMMOEBS’ IMMOMENT mentoring programme and a space in the refresher course of study in real es-

tate economics offered by IREBS International Real Estate Business School are made available each year. In particular, we seek to nurture the commitment, ambition and self-initiative of our young professionals with this measure and support them in their personal development.

A survey conducted among employees in 2015 revealed that there is interest in parent/child workspaces at the Bank. We therefore established two such rooms this year at the offices of the Bank as part of a pilot project.

There are also many other exciting topics on the agenda for the future that have emerged as a result of employee involvement, be it at the workshops mentioned above or the employee information event. We also motivate our employees to participate actively in the development of our company, to provide input and momentum and to take responsibility in this process.

BSG Berlin Hyp e.V.

For more than 20 years, company sporting activities at Berlin Hyp have been promoting fitness among employees and an active working atmosphere. The Bank is the main sponsor of the *Betriebssportgemeinschaft Berlin Hyp e.V.* (company sports club) organised in the *Landessportbund* (federal state sports association). It supports more

than 300 employees in pursuing their sporting interests. The BSG Berlin Hyp e.V. concept is based on three pillars. Promoting sporting activities comes first and foremost. For reasons of cost, BSG does not operate or rent sports facilities. Sports are promoted by subsidising documented sporting activities of active BSG members.

Employees who pursue sports currently receive support of EUR 15 per month. This amount is available for members for entrance fees to public sports facilities or membership contributions to sports clubs. The types of sports eligible for subsidies are defined in the BSG’s Articles of Association. At present, 20 types of sporting activities, primarily team sports, are supported.

This brings us to the second pillar. Team spirit is an integral part of the club’s work. BSG organises Berlin Hyp’s representation at sporting events such as the *Berliner Firmenlauf*, the *Velothon* and the *5x5 km team relay* in the *Tiergarten* district. The preparation for these large events alone requires joint training, which brings employees of Berlin Hyp closer together. The common experience strengthens the cross-departmental team spirit within the Bank. This promotes networking among colleagues in a very positive way.

The Bank also integrates more closely in the industry by participating in various football tournaments. Cooperation within the Bank is also promoted by a large number of well-attended events for Berlin Hyp employees.

These are primarily regular festivities in summer and before Christmas. But office table tennis, dodge ball and beach volleyball also bring people in the Bank closer together. The third pillar connects members in their leisure time. Under the banner “*Mit der BSG unterwegs*” (on the go with BSG), employees who are interested can discover new types of sport. Last year they were able to try out climbing, canoeing, go-karting and golf.

Members are meeting more and more frequently in organised training groups in beach volleyball, football, running and cycling. They are following the example set by the traditional bowling group that has been training regularly for years and hold club championships and organise club outings.



Excerpt from the report by Assem El Alami, division head: “Leo, Aslan and the wardrobe”

„Monday morning, I enter the door of the building in Lehrter Straße 67 and am still a banker, a senior employee of a real estate financier. The address is in a simple residential area close to the main station, and the building is a mixture of a student residence and social housing. A few hours later, it all looks a bit different. I have changed sides.

I meet Daniel. He soon suggests that we use the informal “Du” used by social workers. I enter a world where everyone says “Du”, where balance sheet total and return on equity don’t mean anything, where people can survive, some of whom have journeyed several thousands of kilometres on foot for many days. I am in the refugee shelter Leo of the Berliner Stadtmission, one of two buildings that I visit during my “Seitenwechsel”.

This week I will learn a lot, especially about the higher form of humility.

I spend the next few days in the clothes hand-out at the Leo house, occupying the children, receiving new arrivals in the emergency shelter, teaching German and much more. The Bank, material comfort and a successful career all seem very distant. I feel a sense of social responsibility and seize it. My feeling of satisfaction is constantly relativised by the knowledge that I am paid for the whole time spent with the refugees.

I am not a selfless, a philanthropist and I can’t play the hero for my children. The week comes to an end and I know that I will take home much more from the shelter than I left behind, including a respectful and humble regard for those whom are more self-sacrificing and humane than I am.”

Growing awareness, growing responsibility in the supply chain

Berlin Hyp not only takes economic factors into account when procuring goods and services, it also gives its attention to social, ethical and ecological considerations. We are shaping the future with suppliers who produce fairly, act with integrity and keep an eye on the environment.

Our suppliers are predominantly from Germany and are subject to strict national standards on human rights. Since 2014, our guideline on sustainability for suppliers and service providers also determines the nature of our cooperation. Alongside compliance with the ten principles of the UN Global Compact, the guideline also includes the Bank's requirement for suppliers and service providers to pass on such a guideline within their own supply chain in turn in order to promote compliance with the standards.

Together with the introduction of Sustainability Management and the above-mentioned guideline, a systematic survey of the main suppliers and service providers on environmental protection, labour

standards, human rights and anti-corruption was carried out for the first time in 2014. This covered 50 % of the procurement volume of central procurement and IT procurement.

In the reporting year we changed the process to ensure that an appendix on sustainability was added to all new contracts and contract extensions in procurement management on a mandatory basis. We regard this as a more effective approach as it led to more in-depth discussions with individual service providers shortly after it was implemented in the last quarter of 2015. We also consider this exchange with our business partners to be part of social responsibility awareness. It is not about putting pressure on the generally medium-sized companies or suppliers, but about the transfer of knowledge and positive partnerships.

"The appendix on sustainability for suppliers and service providers is necessary in order to guarantee a sustainable value chain and is a major step towards improving the working and environmental conditions at our company."

RALF BEHNKE,
SUSTAINABILITY OFFICER OF BERLIN HYP

Environmental protection at the Bank

We tackle the question of how we can contribute to preserving the environment for the future in ways that extend beyond Berlin Hyp's financing business and products.

We fundamentally want to keep the ecological effects of our business operations as low as possible within what is appropriate for a company in the financial sector. 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, loss of biological diversity and scarcity of food and drinking water are closely connected to climate change.

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

- The guideline on sustainable real estate finance describes the consideration to be given to energy-relevant valuation standards of real estate valuation and shows how facts and circumstances concerning energy can be taken into consideration in loan commitments.
- The company environmental protection guideline describes the ascertainment and optimisation of the CO₂ emissions caused by Berlin Hyp's business activities.
- The sustainability guideline for suppliers and service providers includes 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 CO₂-conscious travel planning and a CO₂-conscious choice of company car. This group of measures also includes the employer's offer of a job ticket for

employees to be used on public transport.

Berlin Hyp's corporate environmental protection policy guarantees sure compliance with the relevant environmental law provisions. It also contributes towards the careful use of natural resources. We document measures for the further development of our environmental performance in our annually updated environmental programme. The defined targets are quantifiable, have a set deadline and the persons responsible for their achievement are named.

In 2015, we set new targets with respect to our environmental balance: On 25 November 2015, Berlin Hyp pledged in writing to introduce a new environmental management system. It will be certified according to the European EMAS standard at the end of 2016.

EMAS stands for Eco-Management and Audit Scheme, an instrument developed by the European Commission for companies that want to improve their environmental performance. EMAS is a modern environmental policy tool that relies on the voluntary participation of companies and exceeds the requirements of statutory regulations. The system's structures and tools provide us with an excellent basis for living up to our extensive corporate responsibility.

Determining environmental key figures

Since 2014 we have been systematically addressing resource management and compiling our consumption figures using the VfU calculation tool for environmental key figures. The Association for Environmental Management and Sustainability in Financial Institutions (VfU) is a network of financial service providers in Germany, Austria, Switzerland and Liechtenstein. Since 1995, the association and its members have been working on issues relating to sustainable management in the financial sector. VfU figures and the VfU tool are a globally recognised standard for the balancing of operational environmental figures for financial institutions and as such represent a key component in environmental management for its users.

In the 2014 financial year, the environmental key figures compiled for the first time were not published, but were only made available to rating



agencies. To record the VfU figures for 2015, the Bank used the file for compiling and calculating key figures in the international version dated 16 November 2015 – version 1.0 of the 2015 update.

Energy efficiency

We are delighted that we were not only able to reduce electricity consumption last year by 8 % to 5.216 kWh per employee, but have also been using 100 % green energy from hydropower stations since 1 January 2016.

As expected, paper consumption increased by 7 kg to 36 kg per capita compared the previous year. Numerous ongoing projects within the Bank plus a higher number of customer letters due to Berlin Hyp's repositioning as an independent real estate financier within the Savings Bank Finance Group were largely responsible for this. For the customer letters, the Bank only used Recycling Circle Offset Premium White Paper from Umwelt-Druckerei GmbH (with the EU Ecolabel).

cation in Stuttgart and the provision of two cars at each location for use by the local valuation experts, the number of pool cars dropped from five to three. Since the second quarter of 2016, the restrictive carbon limits (e.g. 120 g/km in the upper mid-range) have applied for the purchase of company cars. Three pool bicycles were purchased for the headquarters in Berlin.

Scope 3 emissions from district heating also increased by 60 tonnes due to the above-mentioned adjustment in the VfU table. Added to this are higher emissions from the expanded car fleet (+89 tonnes) and an increase in paper consumption. The lower emission values from electricity and water consumption (-19 tonnes) are not able to offset this increase, meaning that Scope 3 CO₂ emissions rose by 155 tonnes (31 %) in the reporting year.

Scope 2 emissions increased by 4 % (62 tonnes) in 2015. The reason for the increase is not higher consumption, but an adjustment of the conversion factor for district heating with the standard mix in the VfU table. Scope 2 carbon savings from electricity of -90 tonnes compensate for a part of the purely formula-related increase from 152 tonnes of Scope 2 emissions from district heat.

“Green light for Berlin Hyp!”

... because since 1 January 2016, Berlin Hyp has been obtaining 100 % of its green electricity from power produced by water! It is not that easy: last year the switchover was preceded by the termination of the current contract and a careful selection of a green electricity provider. This decision also involved discussions with experts.

In addition, the share of green electricity in the electricity mix is increased, thereby reducing conventional types of electricity – which in turn promotes the energy transition.

As of January, the electricity provided to us by E.ON will be generated wholly through hydropower. The guarantees of origin (GoO) provide evidence of this, which fulfill the EU Guideline 2009/28/EG.

But one thing is still true: the greenest electricity is electricity which is not used! Careful handling of resources is a top priority for sustainability management in 2016.

Green electricity is generated from renewable energy sources such as the sun, wind, water and other sources. This is a clean production method as it does not involve any CO₂ emissions which pollute the atmosphere and contribute to climate change. Green electricity production therefore protects the environment.

“I think it is a good step in the right direction, especially with regard to the statement at the end of the article to the effect that the careful handling of resources should be a top priority.”

BERNHARD LOH,
LEGAL

In 2015, district heating usage per employee stood at 4.174 kWh – a 3 % reduction compared to the previous year.

Resource consumption

Water consumption per capita amounted to 12,000 l in 2015. That amounts to around 54 l per day at 224 working days in that year. It should be taken into account that Berlin Hyp does not have its own canteen, as employees in central locations have a wide selection of outside catering facilities to choose from.

We only use FSC certified paper for the office and photocopiers. The higher number of printed annual reports in German and English was also responsible for the increase. The digital loan file project initiated in the reporting year is also likely to have contributed to paper consumption in its early stages, but should have a positive impact on resource consumption from 2016 onwards. The same applies to the decision made in 2016 not to issue printed annual reports.

CO₂ emissions

Scope 1 emissions totalled 303 tonnes in the reporting year, up by 23 %. A total of 301 tonnes stem from business trips with the company's car fleet. This figure is determined on the basis of the vehicles' mileage, which is read once a year. The car fleet is comprised of company cars and pool cars. Company cars are available for all business and leisure trips. While the number of company cars increased due to the opening of a new lo-





Flourishing commitment

Every person has something to offer society. That is why we support Kinderhaus Berlin-Mark Brandenburg e.V. and artists as part of the POSITIONS Berlin® Art Fair. We make sure that this commitment continues to flourish – in order to create social sustainability.

Social commitment

Kinderhaus – heroes big and small

Our commitment to society is an integral component of our corporate culture, which extends to planning activities carried in the Bank's name as well as to the dedication of our employees.

Our partnership with Kinderhaus Berlin-Mark Brandenburg e.V. is marked by mutual respect and trust. A relationship has developed as a result of the ongoing collaboration of more than ten years that has a positive effect on all activities: such as the starter pack for young people moving out of the Kinderhaus and establishing their own household for the first time, sponsoring school cones and materials for starting school and the Christmas gift project in which our employees make the children's Christmas wishes come true.

Our employees put their hearts and souls into it. There are many heroes, both big and small, living at the Kinderhaus who have to master the things life throws at them every day. There is a need for some time and space to take a break from it all, especially in their lives, which the Kinderhaus provides in the form of an annual autumn trip in which around 300 children and adolescents and 150 adults take part.

For the children, the autumn trip is a real highlight of the year. It always provides lots of things for them to talk about for a long time to come and brings everyone closer together. For the people in charge of its organisation, however, the trip poses a financial and logistical challenge. The Kinderhaus was therefore thrilled at the decision by our Board of Management to cover the complete costs of the 2015 autumn trip, which took place in late October. Its destination was Gwениkow, located at Lake Ruppın in Brandenburg.

Based on this year's theme, "Heroes who write stories", the children of each project group described scenes from a book in such a way that everyone could immediately recognise the hero. The characters the children chose included Maya the Bee, Spiderman, die Drei ???, Ritter Rost, Harry Potter and many more.

The children also wrote down heroic deeds which they experienced at first hand: something from real life which they were to write in the form of a fantastic story with a hero from their book. This is how the Kinderhaus "Heldenbuch" (book of heroes) came into being.



Excerpt from the book of heroes, a story by Karowline project group:

"Lucas was the eldest and wanted to be the leader of the group. But none of the others let him. Nikola is the second oldest and competes with Lucas. Both of them determine the atmosphere in the group. Dave is the youngest boy. He is very small and thin. Dave wants to be friends with everyone and has a hard time accepting boundaries.

Our four girls are Leonie, Angelina, Nele and Pia. Leonie is the eldest, but very small. It is easy to underestimate her. She knows what she wants and how to get it. Angelina is the leader among the girls. She is very dominating and strong-willed. All the girls want to be friends with her, but she decides who she wants to play with. Nele is our most emotional child. She is always looking for affection. She finds it hard to get through the day if she doesn't get enough affection. Pia is our youngest. She is the real leader of the group. She is small, sweet and outspoken. She knows exactly how to get her way.

All seven children live together in the Kinderhaus and have the same problem: They have to live and get on together, but they do not want to make any concessions and no one is to get preferential treatment. Everyone is closest to themselves.

One Thursday the children go on a trip deep into the woods of Gadow. They come to a deep gorge which they can only cross by walking on a tree trunk. A river of thick green liquid flows underneath. The tree trunk was narrow at some parts and slippery at others. One after the other they stepped onto the tree trunk and attempted to cross while keeping calm although they felt nervous. Lucas, Angelina and Niko made it across because they were courageous enough. The other four children were much cleverer and found a secret path where they could easily cross to the other side.

Again the group was unable to accomplish something together. They continued and came to a magic castle. They all rushed inside and climbed the secret towers and investigated the darkest corners. When they came to the main hall after a while to discuss what to do next, they realised that Dave was missing. They didn't need to say anything, they all knew they had to look for him. Lucas and Nikola searched the upper part and the girls searched below and outside.

They called his name and looked in every corner of the castle. Lucas was the first to discover a secret path. He called excitedly to the other children and showed them the dark entrance. They went in together and arrived at a small copse where the path led to a huge labyrinth. Again they called his name. Dave answered: "I am here, I am lost." They could hear that Dave was afraid and was crying. They told him to wait and stay where he was and they would come in and get him.

They went in together. They spoke words of encouragement to each other that they would make it through the labyrinth because they had to rescue Dave. Because they all worked together and everyone shared their ideas, they made it through and found Dave. He was overjoyed and very happy to see the others. Together they managed to get out of the labyrinth and make it back to the castle safe and sound. After such an exciting day they ate their supper together and fell into bed, exhausted.

And what is the moral of the story!?

We are stronger together and can overcome all obstacles."





Kinderhaus – school beginners

Our employees who helped to sponsor the school cones this year helped to make sure that they were the eagerly-awaited highlight of the first day of school.

The children’s wishes in terms of motifs and content were provided in list form and handed out well in advance. The wishes were carefully taken care of by individual sponsors or departments. Some of them were so unique that we had to be creative. As was the case with the pair of twins who picked the “Gruffalo” as a theme.

Right in time for the beginning of school, a visibly emotional Petra Kaufmann, the deputy head of the Kinderhaus, presented eleven generously filled and lovingly packaged school cones to her charges. The sponsors did not miss the children’s wide-eyed look of wonder: as promised, Petra Kaufmann took photos of each of the children with their cones and sent them to the sponsors.

Berlin Hyp as a promoter of art

In 2015, Berlin Hyp took on a KIDS sponsorship as part of the Lichtenberg Open ART (LOA Berlin) initiative, making it possible for the first time to combine efforts to promote art with the Bank’s commitment to the Kinderhaus. Lichtenberg Open ART (LOA Berlin) is an art and education initiative of HOWOGE Wohnungsgesellschaft mbH that aims to create an urban art gallery across the Lichtenberg district and the city of Berlin. In addition to the LOA artists who design artwork for the large main facades of HOWOGE high-rise buildings, the initiative also includes LOA talents and LOA kids. It gives children, youths and young talents the opportunity to grow in their own creativity and to realise individual ideas.

Berlin Hyp’s LOA kids sponsorship enabled children from the Kinderhaus to participate in a three-day workshop. During this creative event, the young talents worked together with three artists to redesign a wall in the foyer of the Kinderhaus and turn their ideas into reality. In addition to the large wall, the kids had the opportunity to paint smaller canvases for themselves.



The artists brought spray cans and stencils for making all this art, and the enthusiasm and excitement was tremendous.

Berlin Hyp also continued to support POSITIONS Berlin®. For several years, we have been jointly awarding an art prize to support young artists and art school graduates. It was not easy for the jury of four employees from various departments of the Bank to decide on two newcomers from the large number of artists at the fair. The award winners for 2015 were Franziska Stünkel and Tessa Wolkenstorfer whose works were displayed as part of two solo exhibitions at the offices of Berlin Hyp in 2016. Nina Hannah Kornatz and Wolfgang Ganter will also present their works at Berlin Hyp in a joint exhibition.

The exhibitions of the winners from the previous year – Angelika Arend and Olrik Kohlhoff – were made available to the general public in 2015 and proved to be a resounding success.



Presenting the award at POSITIONS: (from left) Nicole Hanke, Franziska Stünkel, Kristian Jarmuschek, Wolfgang Ganter, Nicole Herbst (not pictured: Tessa Wolkenstorfer and Nina Hannah Kornatz)



Mature facts

Sustainability is verifiable: with figures, data and facts from Berlin Hyp. See for yourself and find out where and how sustainable behaviour is bearing fruit at Berlin Hyp by checking our staff and environmental key figures. Our sustainability programme and progress report also demonstrate matured sustainability.

Key figures staff

Key figures staff As at 31.12.2015	Total	of which women	of which men
Staff development & structure			
Number of employees (excl. members of BoM, Managing Directors, temporary workers)	576	292	284
Of which in Berlin	530		
Of which in German branches	35		
Of which in Poland	4		
Of which in France	3		
Of which in the Netherlands	4		
Of which contain temporary contacts (excl. dual study/trainees/student workers/interns)	9		
Contains Dual students/trainees*	11		
Contains student workers/interns*	6		
Full-time	447	180	267
Part-time	129	112	17
Employees subject to collective agreements	232	150	82
Employees not subject to collective agreements	344	142	202
Staff turnover rate (incl. early retirement)**	1.80 %		
Average age in years**	45.1		
Average tenure in years **	16.1		
Share of employees with disabilities **	7.53 %		
Plus temporary workers	5		
Top management bodies			
Number of members of the Board of Management (incl. Managing Directors)	4	0	4
Number of members of the Supervisory Board	15	1	14
Percentage of women in management positions			
Percentage of women/overall management**	28.00 %		
Percentage of women/division management**	21.43 %		
Percentage of women/department management**	26.00 %		
Percentage of women/team management**	45.45 %		
Employee qualification			
Training days	2.354.06		
Average training budget per employee	1.362.10		
Accidents/sickness			
Number of accidents	5		
Total number of days lost	67		
Highest number of accident-related days lost	20		
Total sickness ratio	6.18 %		
Sickness rate of long-term sick	1.58 %		

* training contracts are always temporary contracts

** calculated on the basis of permanent workforce (excl. BoM/Managing Directors/training)

Social performance indicators

Labour practices and decent work

Management approach

A solid foundation is the basis of all real estate. The same applies to companies and their employees. The high level of commitment and skill of Berlin Hyp's employees is the bedrock of our company's economic success and stable development. Whether through specialised qualifications or development of personal skills, we constantly support and promote our employees' performance.

Employment

Total number of employees by type of employment, contract and region

As at 31 December 2015, Berlin Hyp AG had 576 employees (previous year: 544), of whom 50.7 % were female. Part-time employees accounted for 22.4 % of the workforce. Of the 292 female employees and the 284 male employees, 129 were employed part-time and 447 full-time and 98 % were employed in Germany.

Employee turnover

The employee turnover rate in 2015 was 1.8 %.

Benefits provided to full-time employees that are not provided to temporary or part-time employees (additional GRI indicator)

All company benefits are available to full-time and temporary or part-time employees.

Labour – management relations

Percentage of employees who are covered by collective agreements

The number of employees subject to collective agreements amounted to more than 40 % in 2015.

Notice periods regarding major operational changes

In the event of major operational changes, Berlin Hyp would comply with all notice periods as defined under labour law and the German Codetermination Act. Major operational changes would also be the object of decisions between management and the works council.

Essential features of the remuneration system for Board of Management members and Supervisory Board members

The remuneration system of the Board of Manage-

ment members and Supervisory Board members is published in a separate report as part of the Management Report. In accordance with the stipulations of the German Corporate Governance Code, the remuneration of Board of Management and Supervisory Board members is shown individually in the notes to the financial statements and is broken down into fixed and variable elements.

Our remuneration systems are aimed and counteracting negative incentives and conflicts of interests. By agreeing individual annual goals, employees' risk conduct is aligned with the Berlin Hyp strategy. The requirements of the Institutional Remuneration Ordinance (Institutsvergütungsverordnung) have been taken into account in the structure of the remuneration systems.

Occupational pension scheme

Given the development in statutory pension insurance, the matter of occupational pension schemes has become a long-running issue as it is becoming an increasingly important factor with regard to pensions. Besides additional employee benefits, pension schemes are a crucial component. At Berlin Hyp there is a history of various occupational pension systems, the so-called benefits in the event of old-age, disability and death.

Occupational health and safety

Percentage of total workforce represented in health and safety committees (additional GRI indicator)

All Berlin Hyp employees are represented in the health and safety committee (ASA).

Injuries, occupational diseases, lost days, absenteeism and work-related fatalities

In 2015 there were five accidents with 67 lost days. The longest accident-related absence was 20 days. The sickness ratio was 6.18 % and the sickness rate of long-term sick was 1.58 %. As has been the case for many years, there were no work-related fatalities.

Training, counselling, prevention and risk-control programmes for employees and their families with regard to serious diseases

Due to the nature of activities required at Berlin Hyp, there is no fear of serious diseases at Berlin Hyp. If, however, such diseases do occur contrary

to expectations, assistance is provided by the occupational health and rehabilitation management department. This is geared towards various fields of action and the aim is to help employees to overcome illness and prevent problems re-occurring. Other objectives of the system are to ensure employees retain full working capacity and lead a fit and healthy lifestyle.

Health and safety topics covered in formal agreements with trade unions (GRI additional indicators)
All health and safety issues are negotiated with the agreement of the works council.

Percentage of employees receiving regular performance and career development reviews (additional GRI indicator).
100 % of the employees receive an annual performance and career development review.

Diversity and equal opportunities
Breakdown of employees by category according to gender, age group, minority group membership and other indicators of diversity
This indicator is only reported on in terms of the male/female ratio and age structure.

Ratio of basic salary of women to that of men by employee category
The salary of employees under the collective agreement is determined by the collective agreement of private banks. As the job evaluation is carried out irrespective of the holder, the same remuneration is paid for the same responsibilities regardless of gender. The same applies to employees for comparable activities who do not come under the collective agreement.

Human rights
Management approach
Berlin Hyp always bases its corporate actions on acknowledgement of human rights.

Investment and procurement practices
Key investment agreements containing human rights clauses or which are reviewed in terms of human rights aspects
Investment agreements that affect human rights are not part of the business activities of Berlin Hyp.

Key suppliers and contractors assessed in terms of human rights aspects

In the reporting year, Berlin Hyp started to modernise its sustainability activities in terms of suppliers and service providers. Some of these activities involve the expansion of previous sustainability measures in supplier management by a systematic survey and monitoring process. The suppliers are also predominantly from Germany and are subject to strict national standards on human rights. If it becomes known that a supplier infringes on human rights, we would terminate the business relationship.

Non-discrimination
Incidents of discrimination
There were no incidents of discrimination in the reporting year.

Freedom of association
Business activities where freedom of association or the right to collective bargaining could be severely jeopardised and measures to prevent them
This is not relevant to Berlin Hyp's business activities.

Child labour
Business activities where there is a significant risk of child labour and measures to abolish child labour
This is not relevant to Berlin Hyp's business activities.

Forced and compulsory labour
Business activities where there is a significant risk of forced or compulsory labour and measures to abolish forced labour
This is not relevant to Berlin Hyp's business activities.

Society
Management approach
The compliance department at Berlin Hyp strives to ensure that all employees adhere to the principles of compliance. Respecting the compliance principles is obligatory for all employees. All individuals are responsible for knowing and complying with the relevant legal requirements and company-specific code of conduct in their respective tasks. Managers are obliged to set a good example and be the first port of call for all questions, indications and queries relating to conduct and integrity.

All employees have the opportunity to inform compliance on a confidential basis in the event of suspected irregularities. Informants do not need to fear repercussions. This also applies if the information proves unfounded.

Community
Type, scope and effectiveness of programmes and procedures which assess and govern the impact of business activities on the community
A value added analysis based on Berlin Hyp's business is currently not yet being carried out.

Access to sparsely populated or economically deprived regions
This is not relevant to Berlin Hyp's business activities.

Initiatives to improve access to financial services for disadvantaged groups
This is not relevant to Berlin Hyp's business activities.

Anti-corruption
Operations that are assessed for risks related to corruption
Preventative analyses and measures, in particular a comprehensive compliance policy to prevent corruption risks, exist or are carried out by Compliance and the Internal Audit department in all business units as part of regular audits.

Percentage of employees trained in the organisation's anti-corruption policy and anti-corruption procedures
All employees (100 %) of Berlin Hyp must participate in regular online compliance training sessions that deal with the corruption risk in detail.

Measures taken in response to incidents of corruption
There were no incidents of corruption in the reporting year.

Politics
Political positions and participation in the political decision-making process and lobbying
Berlin Hyp only participates in the political decision-making process through its commitments in industry associations.

Contributions to parties, politicians and associated establishments (additional GRI indicator)
In accordance with the compliance regulations of Berlin Hyp, donations to political parties, politicians and associated establishments are prohibited.

Legal actions for anti-competitive behaviour, cartel or monopoly practices (additional GRI indicator)
None.

Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations
None.

Key figures operational ecology and procurement

Energy consumption

	2013		2014		2015		Change total	in %
Electricity consumption in MWh	3,085	-173	2,912	-153	2,759	-326	-11	
District heating for heating rooms, ventilation technology and warm water in MWh	3,383	-1,178	2,205	3	2,208	-1,175	-35	
Diesel fuel for emergency generators in litres (2013 2, from 2014 3 emergency generators)	600	380	980	-260	720	120	20	

Paper consumption in kg

	2013		2014		2015		Change total	in %
Photocopying paper	13,120	2,380	15,500	3,500	19,000	5,880	45	
Printed material	n.a.		969	669	1,638	669	69	

Water consumption in m³

	2013		2014		2015		Change total	in %
Drinking water	11,241	-4,438	6,803	-393	6,410	-4,831	-43	

Waste in kg

	2013		2014		2015		Change total	in %
Mixed municipal waste	53,900	3,330	57,230	15,248	72,478	18,578	34	
Used paper/household waste	21,750	-9,424	12,326	-1,890	10,436	-11,314	-52	
Used paper/confidential data bin	64,200	-60,112	4,088	0	4,088	-60,112	-94	
Scrap metal	500	0	500	0	500	0	0	
IT scrap	1,000	0	1,000	70	1,070	70	7	
Total waste	141,350	-66,206	75,144	13,428	88,572	-52,778	-104	

CO₂ in tonnes

	2014	Change	2015	in %
Scope 1 - direct greenhouse gas emissions	247	56	303	23
Scope 2 - indirect greenhouse gas emissions	1,602	-22	1,580	-1
Scope 3 - greenhouse gas emissions supply chain	493	145	638	29
Total	2,342	179	2,521	

CO₂ in tonnes

	Scope 1		Scope 2		Scope 3	
	2014	2015	2014	2015	2014	2015
Electricity			1,420	1,330	167	159
Heating		2	182	334	35	95
Transportation	247	301			233	322
Paper					21	26
Water					6	5
Waste					31	41
Cooling and extinguishing agents						
Total	247	303	1,602	1,664	493	648
Change nominal	56		62		155	
Change in %	23		4		31	

CO₂ in kg per capita

	Scope 1		Scope 2		Scope 3	
	2014	2015	2014	2015	2014	2015
Electricity			2,773.44	2,514.18	326.17	300.57
Heating		3.78	355.47	631.38	68.36	179.58
Transportation	449.09	529.93			423.64	566.90
Paper					41.02	49.15
Water					11.72	9.45
Waste					60.55	77.50
Cooling and extinguishing agents						
Total	449.09	533.71	3,128.91	3,145.56	931.45	1,183.16
Change nominal	84.62		16.65		251.71	
Change in %	19		0.53		27.02	

Sustainability programme and progress report

Our sustainability programme is one of the key instruments of our sustainability management. It provides a clear overview of our measures.

During the regular meetings of our sustainability working group, we monitor the status of each measure and inform the Board of Management.

Completed measures 2015	Measures
Sustainability management	<ul style="list-style-type: none"> • New widget on intranet for sustainability issues • Sustainability Week, diversity, "Brillenaktion", cycle-to-work day, employee information event • Surveying business partners with regard to sustainability • Sustainability communication schedule (external)
Ecology	<ul style="list-style-type: none"> • Switch to green electricity after review of existing contracts • Introduction of pool bicycles • Inclusion of sustainability appendix for agreements with service providers • Taking into account eco certifications in IT (hardware)
Economy	<ul style="list-style-type: none"> • AA product Green Pfandbrief to account for sustainability aspects in real estate financing • Inclusion of sustainability aspects in questionnaire for Loans division • Expansion of guideline on sustainable real estate financing (incl. selection/recording of exposures with certification) • Sustainability filter for "Depot A" • Application for immobilienmanager award 2016, category sustainability (Green Pfandbrief)
Social	<ul style="list-style-type: none"> • Introduction of the day of volunteering for a social cause • Continuation of cooperation with the Fürstenberg Institut (Employee Assistance Program) • Creation of tools for equal participation of women and men in second and third level management positions • Cycle-to-work day as part of the Sustainability Week to encourage people to cycle to work • Interactive event "Diversity-Wo lebe ich meine Vorurteile" (How am I prejudiced) with a short presentation and discussion/external speaker/Sustainability Week • LOA-Lichtenberg-Open-Art/artists undertake a project with the children of the Kinderhaus • Financial support for Kinderhaus autumn trip 2015 • School cone project at the Kinderhaus • Continuation of Christmas wish list project at the Kinderhaus • Guideline on donations and sponsoring/lobbying • Promoting young artists in connection with POSITIONS Berlin®

New measures 2016	Measures	Deadline
Sustainability management	<ul style="list-style-type: none"> • Sustainability Report 2015 (according to G4) • Stakeholder survey – materiality analysis • Sustainability week/days for employees • Impetus seminar for all employees • Preparation of Sustainability Report 2016 (layout and texts) 	<p>30.06.2016</p> <p>30.09.2016</p> <p>30.11.2016</p> <p>15.10.2016</p> <p>31.12.2016</p>
Ecology	<ul style="list-style-type: none"> • Renewed review of current contracts on waste disposal, potential adjustments • Target ratio for new service providers who signed the sustainability appendix 60 % • Introduction of environmental management system • Reduction of CO₂ limit for company cars to 120g/km for all vehicles, incentives for selection of hybrid vehicles (AA company cars for members of BoD and employees) • Training/promoting awareness of all employees based on EMAS requirements 	<p>31.12.2016</p> <p>30.06.2016</p> <p>31.12.2016</p> <p>31.12.2016</p> <p>31.12.2016</p>
Economy	<ul style="list-style-type: none"> • Overall process coordination Green Building financing and Green Bond refinancing • Determination of criteria for rating a financing as Green Bond eligible • Producing documentation on financed Green Buildings • Expansion of guideline on sustainable real estate financing (incl. selection/recording of exposures with certification) based on EMAS requirements • Quarterly review of Blacklist for Depot A and current portfolio • Blacklist for loans incl. quarterly review • Development of internal standards or framework for green financing 	<p>31.12.2016</p> <p>31.08.2016</p> <p>31.12.2016</p> <p>31.10.2016</p> <p>31.12.2016</p> <p>31.12.2016</p> <p>31.07.2016</p>
Social	<ul style="list-style-type: none"> • Summary of our principles and values based on guidelines in a Code of Conduct • Participation by a group of employees in the Kinderhaus autumn trip for one day • Joint CSR project with ZIA member companies 	<p>31.05.2016</p> <p>31.10.2016</p> <p>31.12.2016</p>

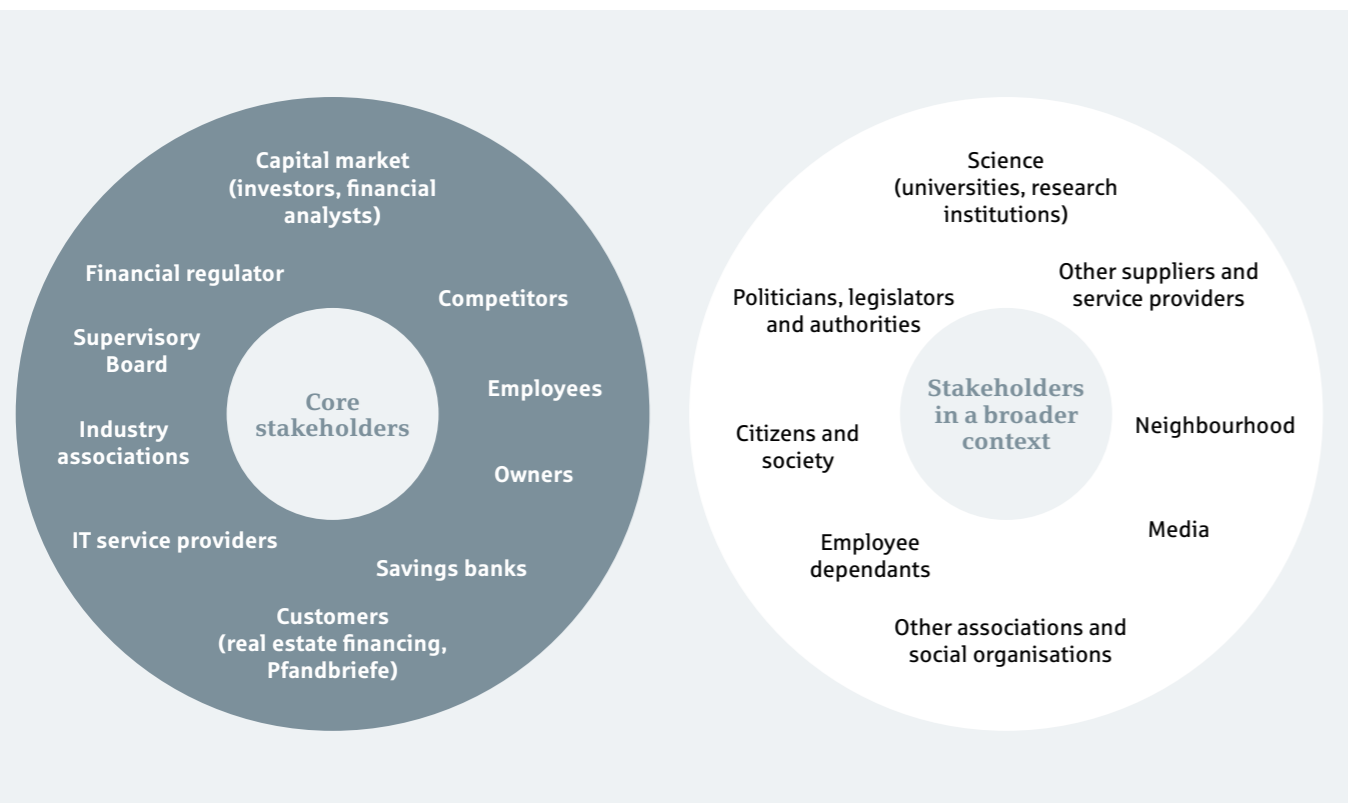
Commitment to institutions

The employees of Berlin Hyp regularly share their experience and knowledge with a number of institutions. At the same time, Berlin Hyp hereby also ensures that it is in line with the latest sector standards – including standards on sustainability.

- Appraisal Institute
- BFW Bundesverband Freier Immobilien- und Wohnungsunternehmen e.V.
- CBRE Financial Council
- Deutscher Sparkassen- und Giroverband
- DV Deutscher Verband für Wohnungswesen, Städtebau und Raumordnung e.V.
- DVFA Deutsche Vereinigung für Finanzanalyse und Asset Management
- GIF Gesellschaft für Immobilienforschung e.V.
- Green Bond Principles der ICMA International Capital Market Association
- HypZert
- RICS Royal Institution of Chartered Surveyors
- ULI Urban Land Institute
- vdp Verband Deutscher Pfandbriefbanken
- ZIA Zentraler Immobilien Ausschuss

To ensure that our employees are always up to date on sustainability issues, we also participate in various sustainable working groups and committees. This includes the sustainability and energy committee, the working group of sustainability officers, the CSR working group of **ZIA** and the working group for sustainability reporting of **DSGV**.

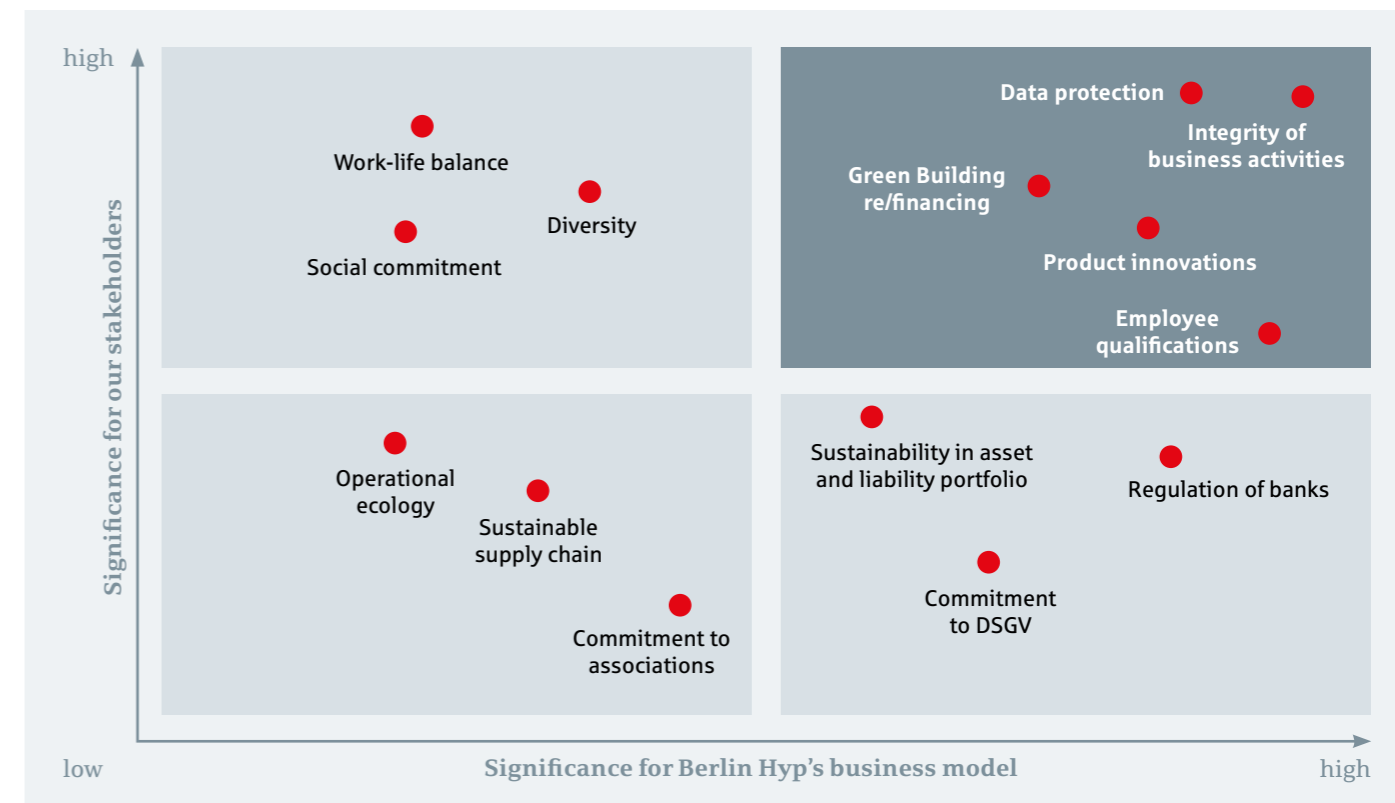
Our business success should be sustainable, i.e. it must take a long-term perspective. This means we assume responsibility to owners, customers, employees and society which goes beyond the legal requirements. We also document this attitude with the acknowledgement of the ten principles of the **Global Compact** on Human Rights, Labour, the Environment and Anti-Corruption.



Materiality matrix

We maintain a constructive and candid dialogue with our external and internal stakeholders. We benefit from the knowledge and experience gained. We meet them in individual discussions, conferences and internal events, for example. In the reporting period we also carried out a customer survey and an employee survey which had a considerable impact on our planning of measures.

The materiality matrix indicates an assessment of the relevance of sustainability issues both from a stakeholder and the company's perspective. We will accordingly highlight the issues mentioned in the overview.



Ratings



Corporate Responsibility
rated by
oeekom research

Social Rating	C	Prime
Environmental Rating	C	Prime
Overall Rating	C	Prime



Public Pfandbriefe



Mortgage Pfandbriefe



Unsecured Bonds

Public Pfandbriefe	A	very positive
Mortgage Pfandbriefe	CCC	neutral
Unsecured Bonds	CCC	neutral



SUSTAINALYTICS

Social	76 von 100	Outperformer
Environment	56 von 100	Average Performer
Governance	55 von 100	Average Performer
Overall Rating	63 out of 100	Average Performer



AWARD 2015
Social Responsibility
GEWINNER

GRI G4 Content Index

This text corresponds to the guidelines of the Global Reporting Initiative (GRI) version G4.

It was produced in accordance with the “Core” option.



General Standard Disclosures	Page	Omissions
Strategy and Analysis		
G4-1 Statement from the most senior decision-maker	5	
Organisational Profile		
G4-3 Name of the organisation	8	
G4-4 Primary brands, products and services	16-21	
G4-5 Location of organisation’s headquarters	8	
G4-6 Countries where the organisation primarily operates	8	
G4-7 Nature of ownership and legal form	8-9	
G4-8 Key markets	8-9, 16-21	
G4-9 Scale of organisation	8-11	
G4-10 Total number of employees by employment contract, gender and region	40	
G4-11 Percentage of total employees covered by collective bargaining agreements	41	
G4-12 Description of organisation’s supply chain	28-29	
G4-13 Significant changes during the reporting period	2	
G4-14 Implementation of precautionary approach or principle	28-29	
G4-15 Support of external initiatives	48	
G4-16 List of memberships	48	
Identified Material Aspects and Boundaries		
G4-17 List of companies included in the organization’s consolidated financial statements	9	
G4-18 Process for defining the report content and the Aspect boundaries and implementation of the reporting principles for defining report content	49	
G4-19 Material Aspects identified in the process for defining report content	49	
G4-20 Material Aspects within the organisation	49	
G4-21 Material Aspects outside the organisation	49	
G4-22 Effects/reasons for any restatements of information provided in previous reports	-	
G4-23 Significant changes from previous reporting periods in the Scope and Aspect Boundaries	49	
Stakeholder Engagement		
G4-24 Stakeholder groups engaged by the organization	9	
G4-25 Basis for identification and selection of stakeholders with whom to engage	49	
G4-26 Organisation’s approach to stakeholder engagement, including frequency of engagement by type and stakeholder group	11, 49	
G4-27 Key topics and concerns that have been raised through stakeholder engagement that were included in the report	49	

General Standard Disclosures

	Page	Omissions
Report Profile		
G4-28 Reporting period	2	
G4-29 Reporting date	2	
G4-30 Reporting cycle	2	
G4-31 Contact point for questions regarding the report or its contents	54	
G4-32 Selected “in accordance” option Core or Comprehensive	2	
G4-33 Assurance of report	-	
Governance		
G4-34 Governance structure	9	
Ethics and Integrity		
G4-56 Values, principles, standards and norms of behaviour	11-13, 20-21, 24-31, 34-37	

Specific Standard Disclosures

	Page	Omissions
Economic		
Aspect: Economic Performance – Management Approach	16-21	
G4-EC1 Direct economic value generated and distributed	9-11, 20-21	
G4-EC3 Coverage of the organisation’s defined benefit plan obligations	41, GB 109	
G4-EC4 Financial assistance received from government	-	
Aspect: Indirect Economic Impacts – Management Approach	19-21, 28	
G4 EC8 Significant indirect economic impacts	18-21	
Aspect: Procurement practices	28	
Environmental		
Aspect: Energy – Management Approach	29	
G4-EN3 Energy consumption within the organisation	30-31	
G4-EN4 Energy consumption outside of the organisation	20, 21, 28-31	
G4-EN6 Reduction of energy consumption	30-31, 46-47	
Aspect: Emissions – Management Approach	29	
G4-EN15 Direct greenhouse gas (GHC) emissions (Scope 1)	30, 45	
G4-EN16 Indirect greenhouse gas (GHC) emissions (Scope 2)	31, 45	
G4-EN17 Other indirect greenhouse gas (GHC) emissions (Scope 3)	31, 45	
Aspect: Products and Services – Management Approach	17-21	
G4-EN27 Mitigation of environmental impacts of products and services	19-21	
Aspect: Compliance	13, 43	
Aspect: Transport – Management Approach	29	

Specific Standard Disclosures

	Page	Omissions
Labour Practices and Decent Work		
Aspect: Employment – Management Approach	41	
G4-LA1 Total number and rates of new employee hires and employee turnover	40-41	
G4-LA2 Benefits provided to full-time employees	41	
Aspect: Labour/Management Relations – Management Approach	41	
G4-LA4 Minimum notice periods regarding major operational changes	41	
Aspect: Occupational Health and Safety – Management Approach	25, 27, 41-42	
G4-LA6 Injury, occupational diseases, lost day rate, absentee rate and the total number of work-related fatalities	41	
G4-LA7 Workers with high incidence or high risk of diseases related to their occupation	-	
Aspect: Training and Education – Management Approach	24-26	
G4-LA9 Average hours of training per year per employee	40	
G4-LA10 Programmes to support continued employability	24, GB 87-88	
G4-LA11 Percentage of employees receiving regular performance and career development reviews	42	
Aspect: Diversity and Equal Opportunity – Management Approach	42	
G4-LA12 Composition of governance bodies and breakdown of employees according to diversity indicators	40	
Aspect: Equal Remuneration for Women and Men – Management Approach	42	
Human Rights		
Aspect: Non-discrimination – Management Approach	26, 46-48	
G4-HR3 Number of discrimination incidents and corrective actions taken	42	
Aspect: Supplier Human Rights Assessment – Management Approach	28-29	
G4-HR11 Significant negative human rights impacts in the supply chain	28-29	
Society		
Aspect: Anti-corruption – Management Approach	13, 43	
G4-SO3 Percentage of operations assessed for risks related to corruption and risks identified	43	
G4-SO4 Communication and training on anti-corruption policies and procedures	43	
G4-SO5 Confirmed incidents of corruption and actions taken	43	
Aspect: Compliance – Management Approach	43	
G4-SO8 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	43	
Product Responsibility		
Aspect: Customer Privacy – Management Approach	43, GB 86	
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	-	
Aspect: Compliance	13, 43	
G4-PR9 Monetary value of significant fines concerning the provision and use of products and services	-	

Contacts



Berlin Hyp AG
Ralf Behnke
Sustainability Officer
Budapester Strasse 1
10787 Berlin
T +49 30 2599 9350
F +49 30 2599 998 9350
www.berlinhyp.de

Important company information is available at
www.berlinhyp.de.

In this Sustainability Report, reference to the masculine form naturally also includes the feminine form.

Imprint

Publisher

Berlin Hyp AG
Sustainability Management
Vanessa Landschoof-Schlichting
Budapester Strasse 1
10787 Berlin
T +49 30 2599 9122
vanessa.landschoof-schlichting@berlinhyp.de

Concept and Design

Layout and Typesetting

zielgruppe kreativ
Gesellschaft für Marketing
und Kommunikation mbH
Friedenstrasse 8
12489 Berlin

Photography

weerapat1003 (cover and back, page 6, 14, 22, 32, 38); Dirk Mathesius (page 4, 18, 19, 20, 28, 31 left, 54); Berlin Hyp (page 17, 24, 27, 31right, 34, 36, 37); Masterfile (page 21); Ptrouche (page 35)

