



Green Loan – Energy-efficiency Loan

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

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

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

In order to meet the criteria for energy-efficiency loans, the property to be financed must meet certain defined requirements. More specifically, it is absolutely necessary that at least one of the following criteria be fulfilled:

- a) The property is among the top 15 per cent of the national or regional stock of existing buildings. This means buildings that are among the top 15 per cent of the national or regional stock of existing buildings with regard to energy demand / consumption or primary energy requirements.

- b) The buildings have an energy performance certificate that corresponds to at least Class A.
- c) The buildings meet the other defined technical assessment criteria, but not the relevant DNSH criteria from the EU taxonomy.

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

Berlin Hyp supports the financing of energy-efficient real estate by offering a margin discount

We want to financially support our customers' investments in energy-efficient real estate, which is why we grant a margin discount when financing particularly energy-efficient properties.

Green Loans are becoming increasingly important on the market. They are an attractive financing instrument to underscore your ESG strategy and to present your energy performance to the public in a transparent way.

Our Energy-efficiency Loan

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



Please feel free to get in touch with us. You can find your [contact partners](#) here.