



## Green Loan – Taxonomy Loan

Establishing the conditions needed for environmental and social sustainability is the global challenge of our time, and it is one that we can only overcome together as a society. The EU taxonomy is the first EU-wide unified framework for sustainable and environmentally friendly activities and investments to be developed. This framework comprises six specific environmental targets to which appropriate economic activities can make a substantial contribution.

As a sustainable real estate financier, Berlin Hyp will continue to make its contribution to fulfilling the environmental targets within the scope of the economic activity “Construction and Real Estate”. To do this, we offer suitable product solutions such as our taxonomy loan.

### A taxonomy loan can be used to finance taxonomy-compliant properties

In order to become taxonomy-compliant, a property must meet direct technical eligibility criteria in addition to obtaining confirmation that none of the other five environmental targets of the taxonomy are negatively affected (“DNSH” criteria – do no significant harm) and that the minimum social requirements (minimum safeguards) are met. Together with our customers, we can check if a financing is eligible and have this confirmed by submitting the relevant evidence.

We issue our taxonomy loan as a “Green Loan” – a supplementary credit agreement. This supplementary agreement contractually stipulates the criteria to be complied with in each case as well as the customer’s obligations to cooperate and provide evidence according to the Green Loan Principles of the Loan Market Association (LMA).

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 A of the EU taxonomy in the real estate industry with a margin discount

We want to financially support our customers’ investments in taxonomy-compliant real estate, which is why we are providing incentives for financing taxonomy-compliant properties by applying a margin discount, which in turn offers our customers a reduced loan interest rate. With this, we hope to create an incentive to implement the criteria of the EU taxonomy in the real estate industry.

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 Taxonomy 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 confirmed taxonomy-compliant buildings
- Your positive contribution to climate protection is documented via externally validated frameworks

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

