



Green Loan – Transformation Loan

We aim to reduce our carbon footprint and ensure that the work we do promotes, facilitates and helps finance the transition to a sustainable economy. The transformation of the existing buildings has a key role to play in this.

When it comes to achieving the climate targets in the building sector, merely constructing new buildings to the most sustainable standards is not enough – existing buildings must also be transformed to make them more sustainable. With suitable product solutions, such as our transformation loan, we want to accompany our customers on this path.

A transformation loan can be used to finance energy-related refurbishments

If an energy-related refurbishment is planned to reduce primary energy demand by at least 30 per cent, we can offer customers our (Berlin Hyp / energy efficiency) transformation loan for financing.

At the beginning of the energy-related refurbishments and after they are completed, we require proof from our customers that the energy improvement has been achieved. Submitting the relevant energy certificates is one way to provide proof.

Our transformation loan can also be structured as taxonomy-compliant financing

If the financing of an energy-related refurbishment involves not only a reduction in primary energy demand by at least 30 per cent, but also compliance with the DNSH criteria and Minimum Safeguards, we can offer customers our taxonomy-compliant transformation loan for their financing. We can check the suitability of a financing arrangement together with our customers or have this confirmed by submitting the relevant evidence.

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 transformation of existing buildings with a margin discount

Financing the transformation isn't enough for us – we also want to promote and facilitate it, which is why we are providing incentives for financing energy-related refurbishments by applying a margin discount. Green Loans are becoming increasingly more 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 Transformation Loan

- Supplementary agreement to the loan agreement
- Can be combined with all financing offers at Berlin Hyp – it can also be used for “brown” real estate
- Loan parameters can be flexibly adapted to your requirements, with favourable margins if energy-efficiency is increased by 30 per cent
- Optional version as a taxonomy credit with additional margin benefits
- 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.