

A glass globe of the Earth is shown resting on a bed of green grass. The globe is slightly tilted and has a thin layer of water on its surface, reflecting the surrounding greenery. The grass is in sharp focus in the foreground, while the globe is the central focus of the image.

Green Finance ?

Minimum Standards for Green Retail Mortgages

EUBV Annual Meeting 2022

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BHW Bausparkasse AG

Bausparkassen are at the very heart of sustainable transformation in retail finance



Our joint approach to contribute to ESG goals



- ▶ Develop a joint understanding of the key drivers and success factors
- ▶ Discuss and outline our key contribution as Bausparkassen
- ▶ Participate in the legislative process

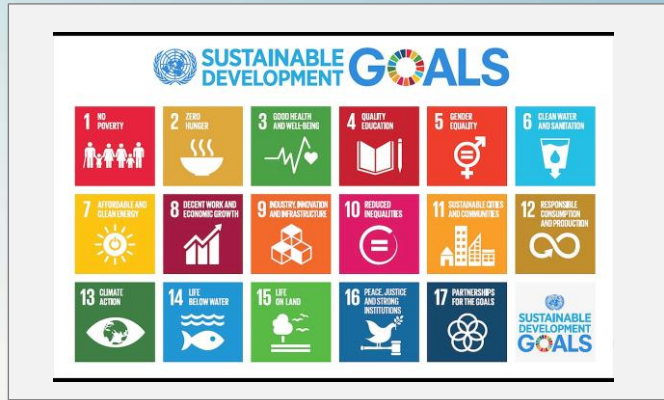


- ▶ Join forces and build a strong network across the members
- ▶ Reach out to other stakeholder and organisations
- ▶ Build a network to bring our messages across



- ▶ Find solutions for joint challenges, help to prioritise requirements
- ▶ Push the regulators for retail specific requirements and solutions
- ▶ Find common ground and agree on minimum standards

The minimum standards for green retail mortgages as a cornerstone of our communication with stakeholders



It's all about teamwork!!

