



Energy Efficient Mortgages Initiative

Roadmap to EEM market development: EEM Ecosystem

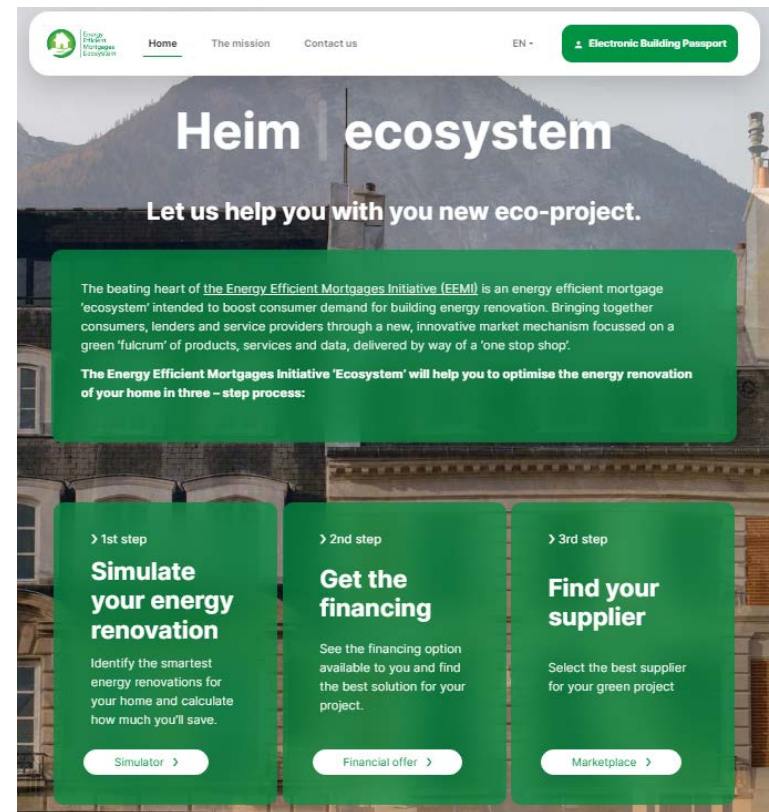
The EEM Ecosystem

Primary objective: Seamless & optimised end-to-end customer renovation journey supported by 3-pillar structure to support EU Renovation Wave:

- Pillar 1: A customer simulator
- Pillar 2: Access to financing options through EEM Label
- Pillar 3: Supplier marketplace

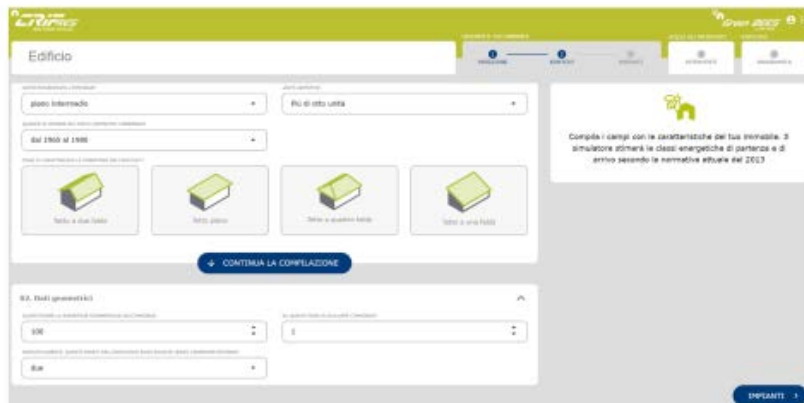
Positive spillovers:

- Support to financial institutions & financial system in ‘financing green’ & ‘greening finance’ by:
 - ✓ Delivering continuous flow of data for financial market participant on building energy performance, EU Taxonomy alignment & ESG counterparty assessment and ratings.
 - ✓ Implementation of market best practices to secure gradual but continuous market transition towards & alignment with EU legislative requirements
- Complement to public authorities’ efforts to achieve building renovation targets in support of climate transition
- Stimulus for jobs, innovation and growth



Pillar 1 - The simulator

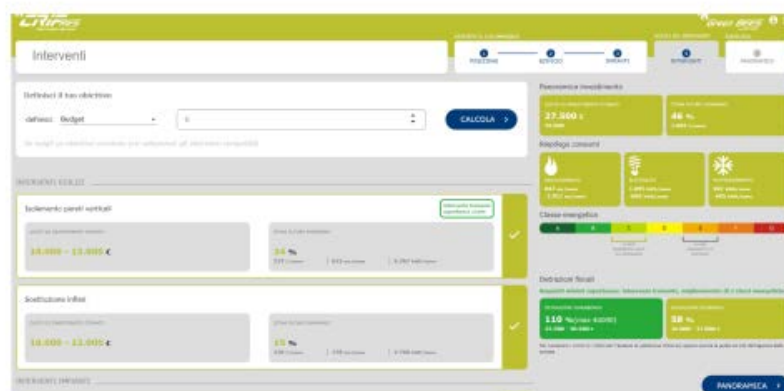
Calculate your **saving** with the CRIF Simulator
Building details



Objectives:

- To support consumers in understanding their energy efficiency renovation needs, associated costs & savings, impact on property value & availability of complementary public funds
- To support banks in their loan decision making & risk management processes

Calculate your **saving** with the CRIF Simulator
Interventions



Key deliverables:

- Consumer-friendly, intuitive & delivers relevant & valuable guidance that can 'demystify' & simplify the energy renovation process
- Relevant information in pdf format which can be provided by consumers to banks as part of EEM application process => helps address challenge of lack of data

Pillar 2 – EEM Label



Objectives: To serve as a quality and transparency benchmark for EEM targeted at market participants, including banks, consumers, investors & public authorities

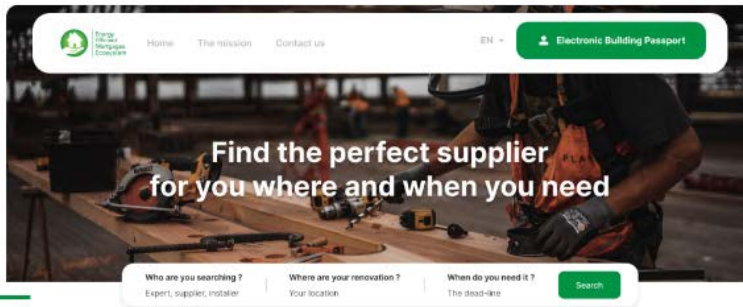
Key deliverables:

- Straightforward access, underpinned by transparency and quality ‘stamp’, to potential EE financing options for consumers, supported by ‘Product Grid’
- Supports banks’ marketing efforts as well as streamlined data flow focussed on key EE & ESG parameters through HDT & HRT, helping banks in:
 - ✓ demonstrating “greenness” of mortgage/loan portfolios for regulatory reporting, calculation of regulatory capital & alignment with supervisory expectations
 - ✓ Achieving gradual implementation of the EU Taxonomy in mortgage sector
- Supports investor due diligence & development of green (covered) bond market

Product Name	Lending Institution	Country	Year start	Product Features	Special loan conditions ¹	Access to ecosystem and service providers ²	Target market	EPC/Energy requirements ³	Key eligibility criteria
Alpha Housing Green Offer	Alpha Bank Romania	Romania	06*	0	0.0%	Yes	No		
Credito Condemnio EE	Banco BPM S.p.A.	Italy	06	0	0.0%	Yes	No		
DMPM Mortgages	Dutch Mortgage Portfolio Management BV	Netherlands	1329€	5103	10.0%	Yes	No		
Energy Efficient Mortgage Loan	Obvion NV	Netherlands	0€	0	0.0%	Yes	No		
FLAMA DELL'ORTO	Banca Nazionale del Lavoro	Italy	0€	0	0.0%	Yes	No		
Green Mortgage	Swedbank AB (publ)	Sweden	0€*	0	0.0%	Yes	Yes		
Green mortgage loan	Takarék Mortgage Bank Co.plc.	Hungary	71.479€*	6.668	20.0%	Yes	Yes		
Green Residential Mortgage	PKO Bank Hipoteczny Spółka Akcyjna	Poland	5.794€*	25.095	30.0%	Yes	No		
Hipoteca verde CRN	Caja Rural de Navarra, S.C.C.	Spain	764€	5.683	14.0%	Yes	Yes		
Impact hypotheek	Ingog Group	Netherlands	30€	99	100.0%	Yes	No		
Loan for Green Buildings	Berlin Hyp AG	Germany	7.250€	410	24.0%	Yes	Yes		
Loan for Green Buildings	Jyske Realkredit A/S	Denmark	94.520€*	16.673	28.0%	Yes	Yes		
Merius Hypotheek	Ingog Group	Netherlands	88€	2.983	26.0%	Yes	No		
Mutuo Crédit Agricole	Crédit Agricole Italia S.p.A.	Italy	8.30€	82.170	30.0%	Yes	No		

Product Name	Green mortgage loan	Hipoteca verde CRN	Loan for Green Buildings	Loan for Green Buildings	Merius Hypotheek
Lending Institution	Takarék Mortgage Bank Co.plc.	Caja Rural de Navarra, S.C.C.	Berlin Hyp AG	Jyske Realkredit A/S	Ingog Group
Product Type	Commercial Real Estate, Residential Real Estate	Commercial Real Estate, Residential Real Estate	Commercial Real Estate, Residential Real Estate	Commercial Real Estate, Residential Real Estate	Residential Real Estate
External Product Link					Open
Country					
Year start	2021	2021	2016	2021	2016
Product Features			Yes		
Special loan conditions ¹					
Access to ecosystem and service providers ²					
Target market	<ul style="list-style-type: none"> New building Existing building Building renovation 	<ul style="list-style-type: none"> New building Existing building Building renovation Construction 	<ul style="list-style-type: none"> Existing building Building renovation Construction New building 	<ul style="list-style-type: none"> New building Existing building Building renovation Apartment renovation 	<ul style="list-style-type: none"> Existing building New building
EPC/Energy requirements ³	<ul style="list-style-type: none"> AA A 	<ul style="list-style-type: none"> A B C D 		<ul style="list-style-type: none"> A B 	<ul style="list-style-type: none"> A
Key eligibility criteria	<ul style="list-style-type: none"> • PED<=100 kWh/m2a • top15% • Minimum 30% Energy performance improvement • A/AA or better EPCs 	<ul style="list-style-type: none"> • Minimum 30% Energy performance improvement • A B C and D EPCs 		<ul style="list-style-type: none"> • Minimum 30% Energy performance improvement • Buildings with EPC A and B • Buildings build after 2009 	<ul style="list-style-type: none"> • Minimum 30% Energy performance improvement

Pillar 3 -Marketplace



Search directly on the map



Simulate your energy renovation

Go to the simulator >

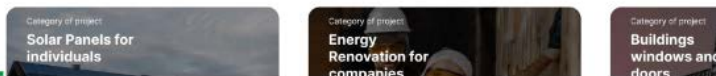
Get the financing

Go to financial offer >

Search by categories of project

See all categories (8)

You have a specific project?
Browse here



Objectives:

- Provides access to directory of accredited suppliers with choice of one-stop-shop or decentralised project management approach
- Delivers 3-part rating system for suppliers, consisting of ESG rating/scoring, financial rating/scoring & popular rating

Key deliverables:

- Supports delivery of simplified customer journey, with choice of project management approach for consumer
- Promotes and secures involvement of qualified technical experts in value chain and, through rating/scoring mechanism, offers accreditation which ensures expert suppliers are reliable
- Enhances suppliers' EE-ESG profile, potentially facilitating access to bank lending
- Overall actively seeks to promote further development of skilled workforce

The Italian Case







Italian market has been a pioneer in relation to early testing & implementation of Ecosystem:

- 4 Italian banks have integrated GreenBEES consumer simulator into their websites & 1 is currently in the process of doing so
- 12 Italian banks have signed up to EEM Label & are labelling mortgage & unsecured consumer loan products
- 8 of these are disclosing data on the underlying loan portfolios through the HDT
- Work is actively underway regarding pillar 3 of the Ecosystem & potential to identify & work with an accredited list of suppliers to complete the 'value chain'
- First steps are actively being taken to link banks and SMEs active in the retrofitting sector to optimise synergies

For more information, please contact Italian EEM Hub representative, Daniela Antonini (daniela.antonini@bancobpm.it)

Directory Table

Filter results : Italy ▾

Label Logo	↓ Company Name	Country	EEA Member	HDT
	Agos Duato S.p.A.	 Italy	 Yes	
	Banca Nazionale del Lavoro	 Italy	 Yes	
	Banca Sella Holding SpA - Banca Sella SpA	 Italy	 Yes	More stats
	Banca BPM S.p.A.	 Italy	 Yes	More stats
	Cassa Rurale Alta Valsugana Bco-Soc. Cooperativa	 Italy	 Yes	More stats
	CiviBank	 Italy	 Yes	More stats
	Crédit Agricole Italia S.p.A.	 Italy	 Yes	More stats
	GRUPPO CASSA CENTRALE	 Italy	 Yes	+
	Intesa Sanpaolo S.p.A.	 Italy	 Yes	More stats
	Südtiroler Sparkasse AG	 Italy	 Yes	More stats
	UniCredit spa	 Italy	 Yes	
	Volksbank	 Italy	 Yes	More stats

Find out more about EEMI

Websites:

<https://energyefficientmortgages.eu/>

<https://www.energy-efficient-mortgage-label.org/>

Twitter:

https://twitter.com/emf_ecbc

LinkedIn

<https://be.linkedin.com/company/european-mortgage-federation>