

Environmental policy of Münchener Hypothekenbank

As a conscientious financial institution, Münchener Hypothekenbank eG (MHB) is committed to protecting the environment and tackling climate change. Our commitment is extending to all areas of our business, from real estate financing to the internal processes at our locations. We are striving to contribute to the Paris Agreement on climate change by continuously optimising our processes and systematically reducing the environmental impact of our business activities.

Commitments:

1. Compliance with legal and regulatory requirements:

MHB is committed to complying with all relevant environmental laws, regulations and standards. In particular, we are addressing the requirements of the EU taxonomy for sustainable activities and Regulation (EU) 2020/852 on sustainable investment.

2. Reduction of CO₂ emissions:

MHB is pursuing the reduction of its direct and indirect CO₂ emissions. We are decreasing our direct CO₂ emissions at our headquarters in Munich through efficiency measures and use of green energy.

3. Conserving resources and minimising environmental impact:

MHB continuously monitors its resource consumption, particularly in the areas of energy, water, and paper. We are striving to minimise consumption in our offices and switch to sustainable alternatives, such as climate-neutral paper and environmentally friendly energy sources.

4. Continuous improvement of our environmental management system:

We are implementing an environmental management system in accordance with ISO 14001 in order to continuously improve our environmental performance. Regular internal audits, training sessions and management reviews are ensuring that we achieve and continuously adapt our environmental targets.

5. Raising our employees' awareness and involving them:

MHB considers training its employees and raising their awareness of high importance. We are using specialized training sessions and information campaigns to raise awareness about environmental protection and promote environmentally friendly behaviour in all areas of our business activities.