



# The ENGAGE Templates Version 1.1 and the ENGAGE Portal

Wednesday, 29 May 2024



Co-funded by the  
European Union





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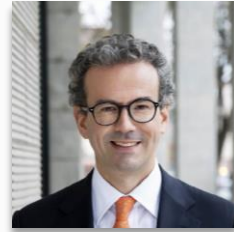


# Today's speakers



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# Agenda

- 10:00 Welcome and introduction  
Marco Angheben, European DataWarehouse & Project Coordinator
- 10:05 The importance of the ESG risk for the European Central Bank  
Bernadette Lauro, European Central Bank
- 10:20 Sustainable finance policy and regulatory insights and the ENGAGE for ESG initiative  
Marco Angheben, European DataWarehouse & Project Coordinator
- 10:30 The ENGAGE Templates version 1.1  
Vincent Mahieu, Hypoport
- 10:40 The ENGAGE Portal  
Daniel Goudsmit, Hypoport
- 10:50 Steps to become a Test User of the ENGAGE Portal  
Marco Angheben, European DataWarehouse & Project Coordinator
- 10:55 Questions & Answers



# The importance of the ESG risk for the European Central Bank

**Unlocking the  
ENGAGE Templates:  
EU Taxonomy  
Compliance For  
Mortgages & Home  
Renovation Loans**  
Technical Session III

**Guest Speaker: Bernadette Lauro\***  
European Central Bank



EUROPEAN CENTRAL BANK | EUROSISTEM

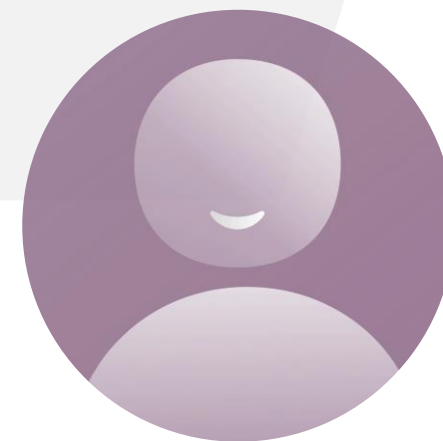
ECB  
DATA  
OFFICE

Bernadette Lauro  
29 May 2024

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The author's views do not necessarily  
reflect those of the ECB

# Climate-change-related action plan



2021



[ECB presents action plan to include climate change considerations in its monetary policy strategy](#)

## Climate change-related actions' areas

Eurosystem/ECB staff **macroeconomic projections, modelling and scenario analyses**

**Statistical data** for climate change risk analyses

Market neutrality and efficiency concepts in **monetary policy operations**

**Disclosures** in line with EU policies as an eligibility requirement **in collateral framework and asset purchases**

**Climate stress testing** of the **Eurosystem balance sheet**

**Climate change risks in credit ratings for collateral and asset purchases, in the collateral framework, in the Corporate Sector Purchase Programme (CSPP)**

# The importance of the ESG risk for supervisory purposes

2021

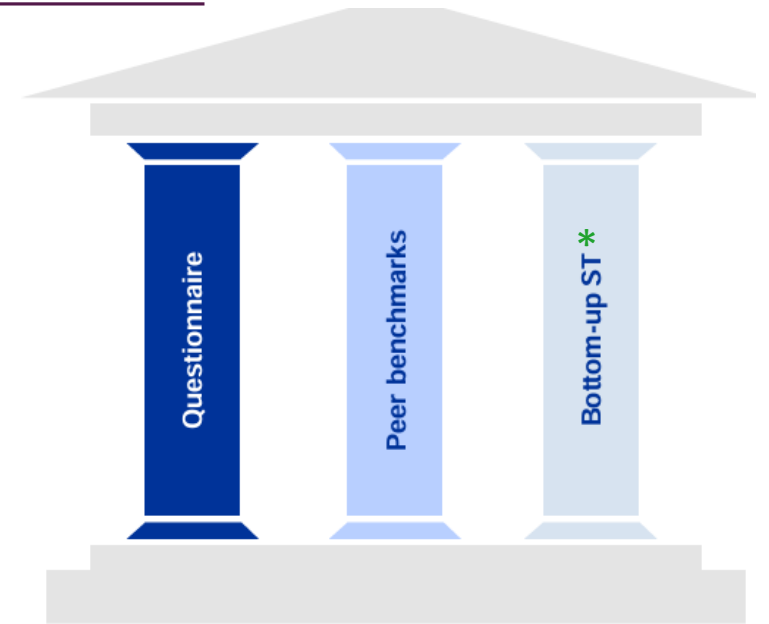
Fourth ECB Forum on Banking Supervision

Tomorrow's banking: navigating change



2022

ECB Banking Supervision - Climate Risk Stress test

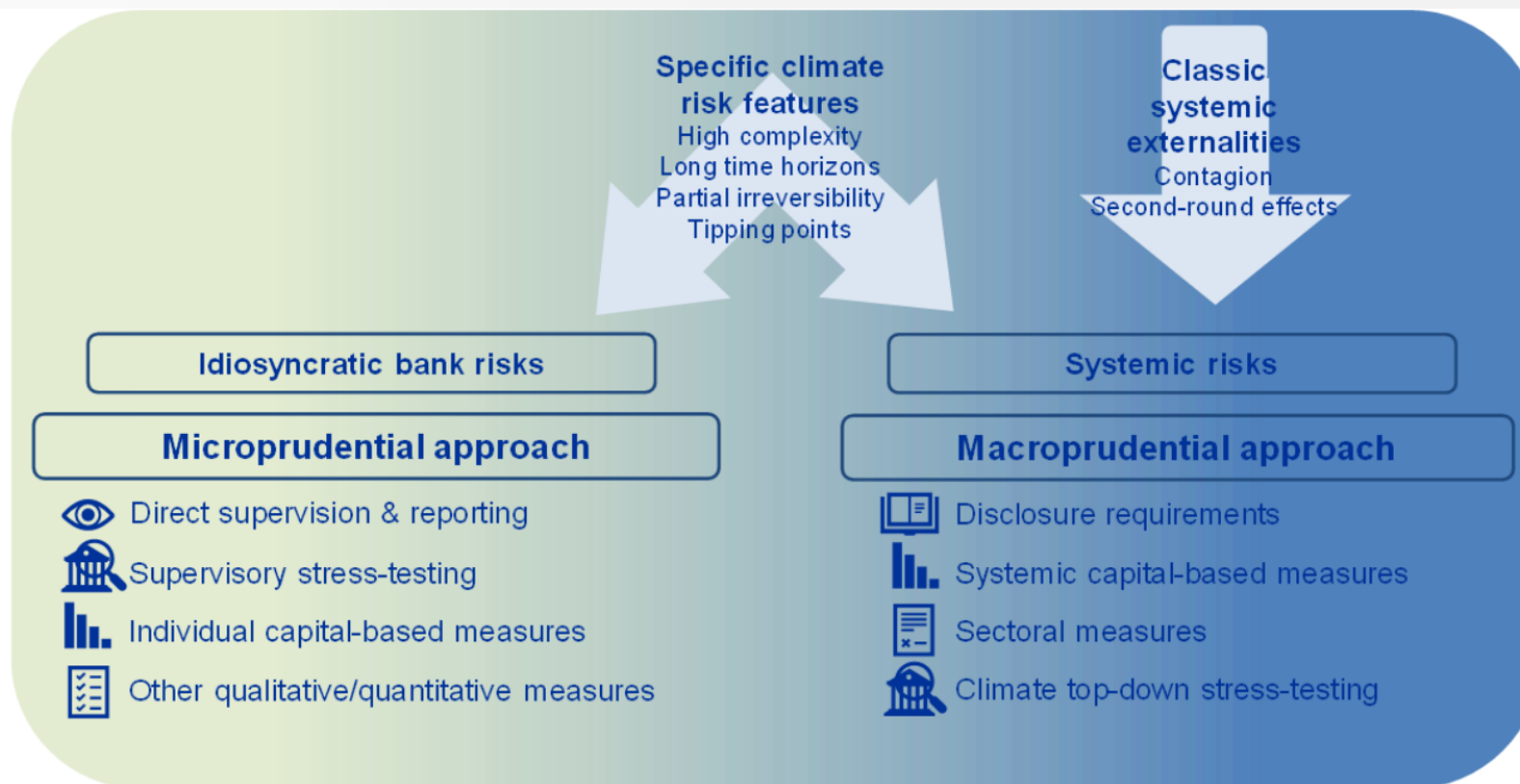
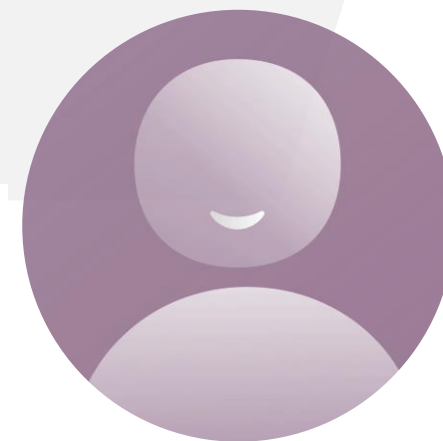


\*Stress Test



# Macprudential approach

2021



Notes: This infographic is for illustration purposes and not meant to be comprehensive.

**MACROPRUDENTIAL BULLETIN - ARTICLE - No. 15**

The challenge of capturing climate risks in the banking regulatory framework: is there a need for a macroprudential response?

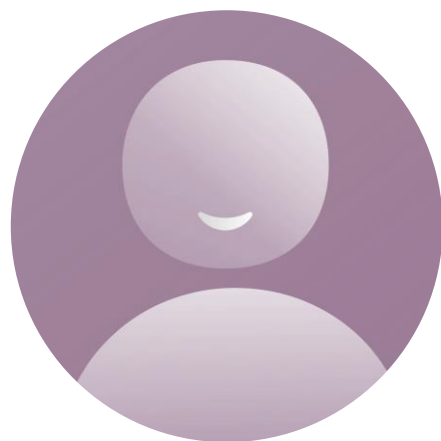


# The challenges of climate risk-related data

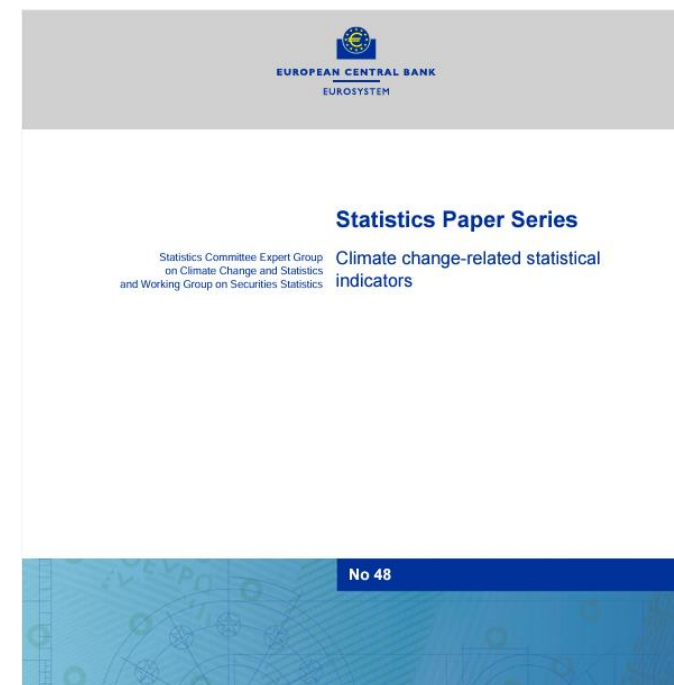
“To support the market and regulators in adequately assessing the risks and opportunities from climate change, **robust and internationally consistent disclosure** is vital. The market and policymakers must continue to work together to determine the most decision-useful metrics for climate-related financial disclosures.”

## Network for Greening the Financial System (NGFS)

Carney, M., Villeroy de Galhau, F. and Elderson, F. (2019), [Open letter on climate-related financial risks](#), Bank of England, April.



2024



## Climate change-related statistical indicators

# ENGAGE Templates features and the challenges of metadata

2023



Joint ESAs (European Supervisory Authorities) and the ECB Statement on disclosure on climate change for structured finance products

2024

**EU Taxonomy disclosures requirements compliant**

**Build up on disclosures** under existing financial reporting regimes and market practice

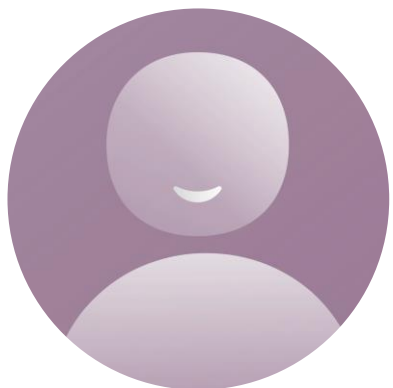
**Minimise reporting burden**

Adhere to **best practices of data modelling**, facilitating **metadata management**



CLIMATE AND NATURE PLAN

## WHAT WE HAVE ACHIEVED SO FAR



## WHAT WE WILL CONTINUE TO DO

2024 - 2025

### Macroeconomic analysis and monetary policy

- Further improve our analytical tools to assess and project the impact of climate change and the green transition on the macroeconomy
- Enhance the management of climate change risks on the Eurosystem balance sheet and collateral framework, and consider climate change in the preparation of monetary policy

### Banking supervision and financial stability

- Continue to address climate-related and environmental risks (a supervisory priority for 2024-2026)
- Enhance our framework to identify, assess and mitigate climate-related risks to financial stability
- Further integrate climate risks into prudential frameworks and support rules for better climate-related disclosures in European and international fora

### Climate-related data

- Improve our set of climate-related indicators and support work on establishing international statistical standards in this domain

### The ECB's corporate sustainability

- Strive to reduce the environmental footprint of our own operations and non-monetary policy financial portfolios
- Consider environmental aspects in tasks related to banknotes and market infrastructure and payments
- Report publicly on our climate-related work in our regular disclosures





# Sustainable finance policy and regulatory insights

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Marco Angheben, European DataWarehouse &  
Project Coordinator





# ECB staff response to the ESMA consultation paper on the securitisation disclosure templates under Article 7 of the Securitisation Regulation

- *The ECB welcomes the inclusion of additional risk indicators related to climate change that can support EU efforts to improve sustainability disclosures. Climate change data are essential if investors, policymakers and all stakeholders are to properly understand, measure, and manage financial risks related to sustainability. These data are currently scarcely available, which makes a rigorous and adequate assessment of climate related risks in this context almost impossible. Introducing a minimum number of data metrics, corresponding to those used in other EU legal acts, would enable a more rigorous assessment of the associated climate-related risks without unduly burdening the reporting agents or requiring unreasonable efforts to capture the necessary data.*
- *Access to climate-related data at a granular level is necessary for adequately assessing the increasing transition and physical risks related to the climate.*

Source: ECB staff response to the ESMA consultation paper on the securitisation disclosure templates under Article 7 of the Securitisation Regulation, available at [https://www.ecb.europa.eu/pub/pdf/other/ecb\\_staff\\_response\\_ESMA\\_consultation\\_securitisation\\_disclosure\\_templates240313~78fd4958d.en.pdf](https://www.ecb.europa.eu/pub/pdf/other/ecb_staff_response_ESMA_consultation_securitisation_disclosure_templates240313~78fd4958d.en.pdf)





# ECB staff response to the ESMA consultation paper on the securitisation disclosure templates under Article 7 of the Securitisation Regulation

Proposed ECB metrics* for residential real estate securitisations	ENGAGE Templates	ENGAGE field codes
Primary energy demand (PED) (kWh/m <sup>2</sup> per year)  <i>This information should be mandatory for new loans and estimates should be provided for legacy loans for which such data are not readily available. The originator should disclose the methodology of such estimates used for legacy loans and identify which metrics have been estimated. ESMA could provide guidelines for the methodology of such estimations, taking into account the existing practices of market participants, public investment banks and supervisors.</i>	Available	EREC14, linked to EREC15 (Estimated or officially produced PED) EREC16 (PED based on reference building) EREC17 (PED based on building or building unit)
Issuance date of the EPC	Available	EREC9
Annual primary energy consumption of properties before and after the improvements	Available in V.2	Work in progress for the ENGAGE templates

\* Source: ECB staff response to the ESMA consultation paper on the securitisation disclosure templates under Article 7 of the Securitisation Regulation, available at [https://www.ecb.europa.eu/pub/pdf/other/ecb\\_staff\\_response\\_ESMA\\_consultation\\_securitisation\\_disclosure\\_templates\\_240313~78ffd4958d.en.pdf](https://www.ecb.europa.eu/pub/pdf/other/ecb_staff_response_ESMA_consultation_securitisation_disclosure_templates_240313~78ffd4958d.en.pdf)

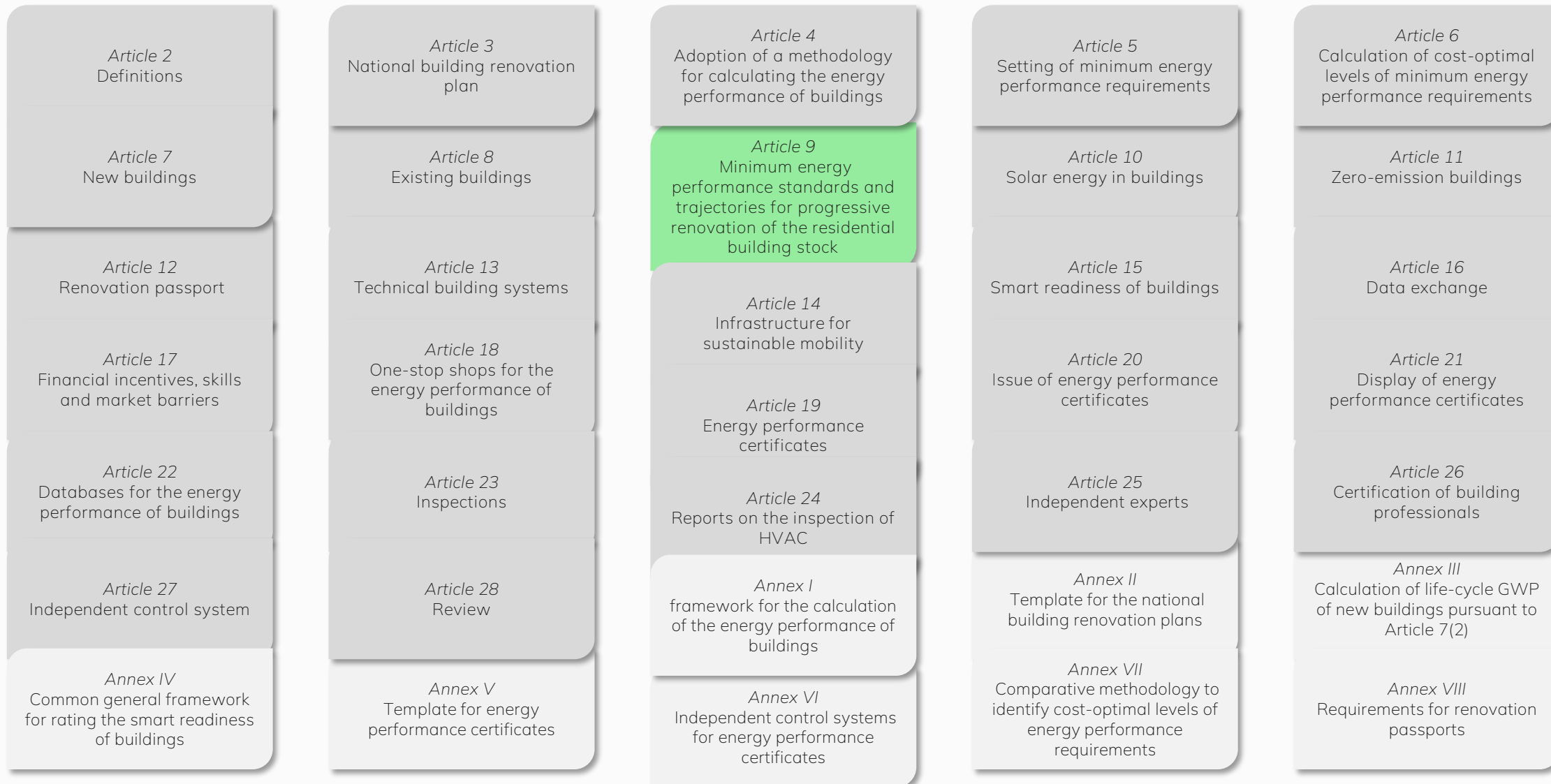


# Energy Performance of Buildings Directive entry into force

- The revised Energy Performance of Buildings Directive (EPBD) was [published in the Official Journal \(OJ\) of the European Union on 8 May](#), setting its entry into force to 28 May 2024.
- The EU OJ publication kickstarts the 2-year transposition period, where EU Member States must transpose the new rules into their national legislation and create new measures to meet the building decarbonisation targets by 28 May 2026, as well as the timeline for the adoption of secondary legislation by the European Commission.
- Amongst other requirements, the revised EPBD:
  1. requires Member States to set up a national database for energy performance of buildings.
  2. sets energy performance and emissions standards for new buildings, renovation requirements for existing buildings and several other requirements.
  3. requires Member States to promote more private finance, especially through an increase provision of green loans and mortgages, which the EPBD suggests could be achieved through Mortgage Portfolio Standards. The Commission is tasked with adopting a Delegated Act (DA) setting a voluntary portfolio framework encouraging financial institutions to finance renovations. It is expected that the DA is adopted by 28 May 2025.



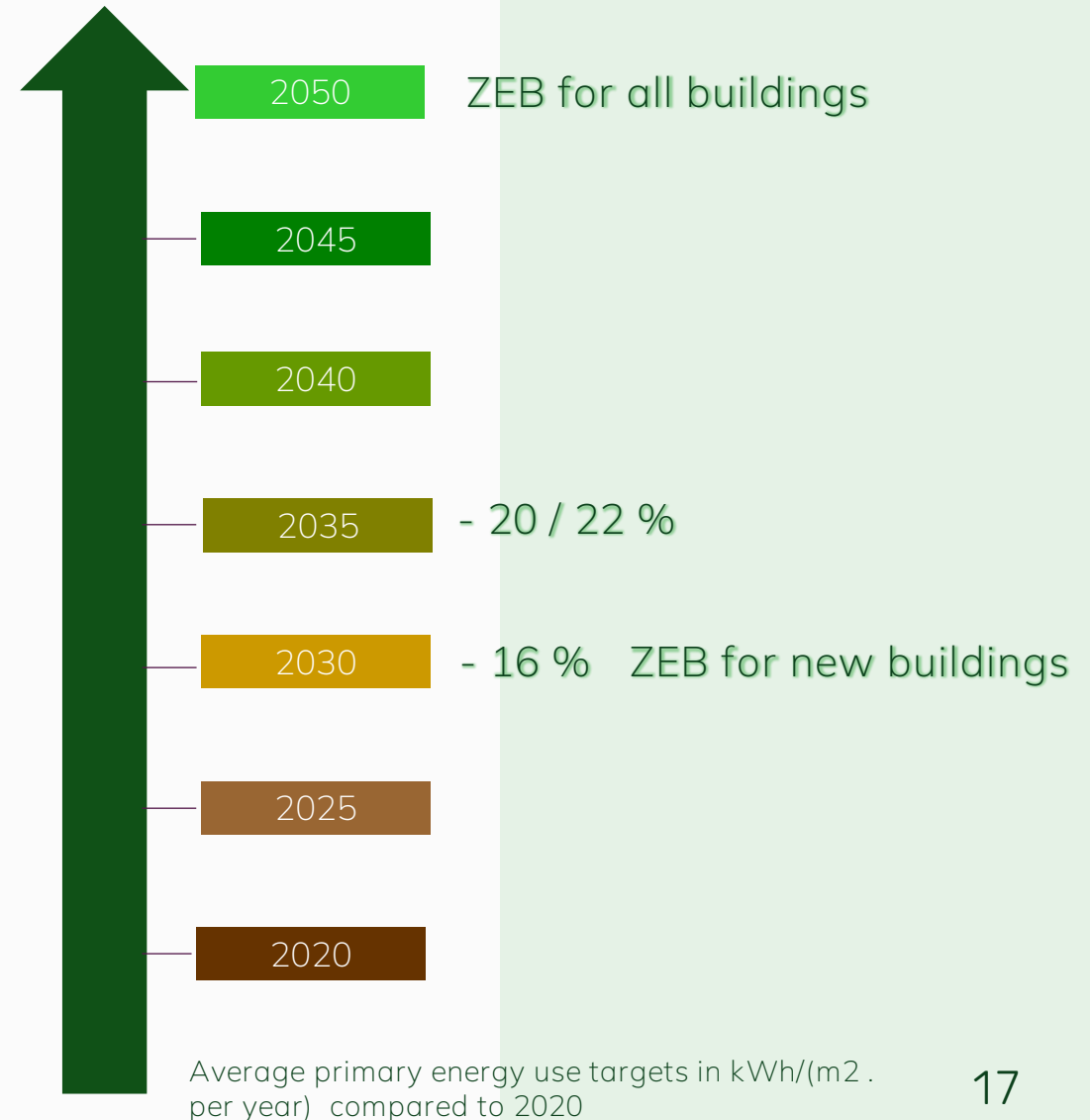
# Energy Performance of Buildings Directive relevant items





# Energy Performance of Buildings Directive Targets

- Each Member State shall establish a national trajectory for the progressive renovation of the residential building stock in line with the national roadmap and the 2030, 2040 and 2050 targets contained in the Member State's national building renovation plan and with the aim of transforming the national building stock into a zero-emission building stock (ZEB) by 2050.
- The targets of the average primary energy use in kWh/(m<sup>2</sup> per year) of the entire residential building stock are as follows:
  - ✓ By 2030: decrease by at least 16% compared to 2020;
  - ✓ By 2035: decrease by at least 20-22% compared to 2020;
  - ✓ By 2040 and every 5 years thereafter: average primary energy use equivalent to, or lower than the nationally determined value derived from a progressive decrease in the average primary energy use from 2030 to 2050, in line with the transformation of the residential building stock into a zero-emission building stock.
- Member States shall ensure that at least 55 % of the decrease in the average primary energy use is achieved through the renovation of the 43 % worst-performing residential buildings.



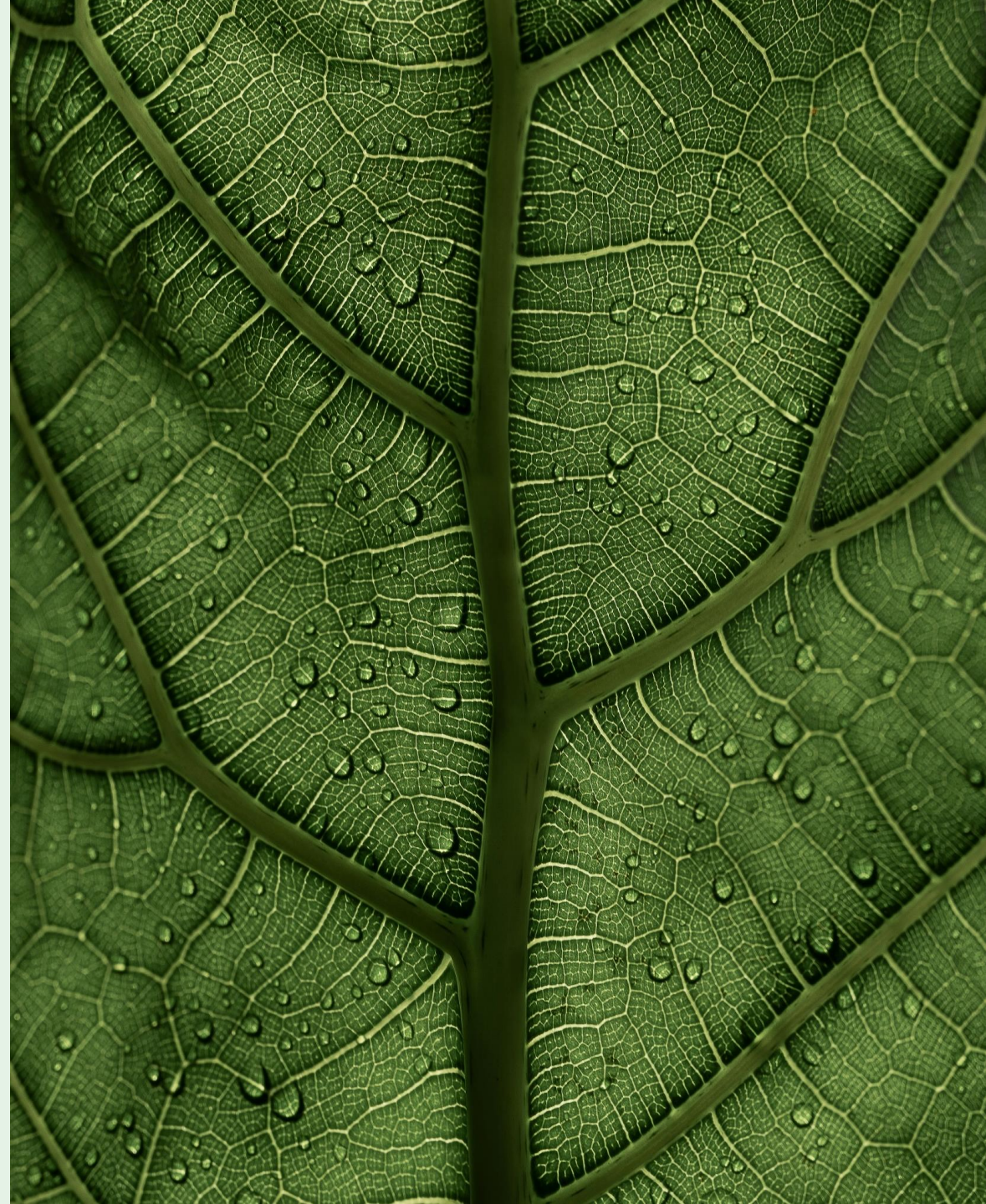




# Introduction of the ENGAGE for ESG initiative

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Marco Angheben, European DataWarehouse &  
Project Coordinator







# The ENGAGE for ESG initiative

- The ENGAGE for ESG initiative aims to contribute to the goals of the EU Green Deal, namely, to the activation of sustainable investments in the building sector, by promoting ESG transparency for residential mortgages and home renovation loans.
- The ENGAGE Templates 1.0, released in November 2023, include data elements that allow financial institutions to disclose the alignment of their mortgages with the EU Taxonomy requirements in line with the Substantial Contribution Criteria of the Climate Delegated Act for the economic activities of acquisition and ownership of real estate, as well as the minimum safeguards.
- The Templates will also enable the assessment of the degree of sustainability for mortgages and the classification of investments for certain mortgages as “sustainable” according to the EU Taxonomy.
- The Templates will be updated and expanded over the coming years to incorporate the most relevant European sustainability regulations. They will be operationalised through the ENGAGE Portal, a dedicated IT infrastructure currently under development.

**EUROPEAN**  
DATAWAREHOUSE

 **HYPOPORT**

**UCI**

**woonnu**

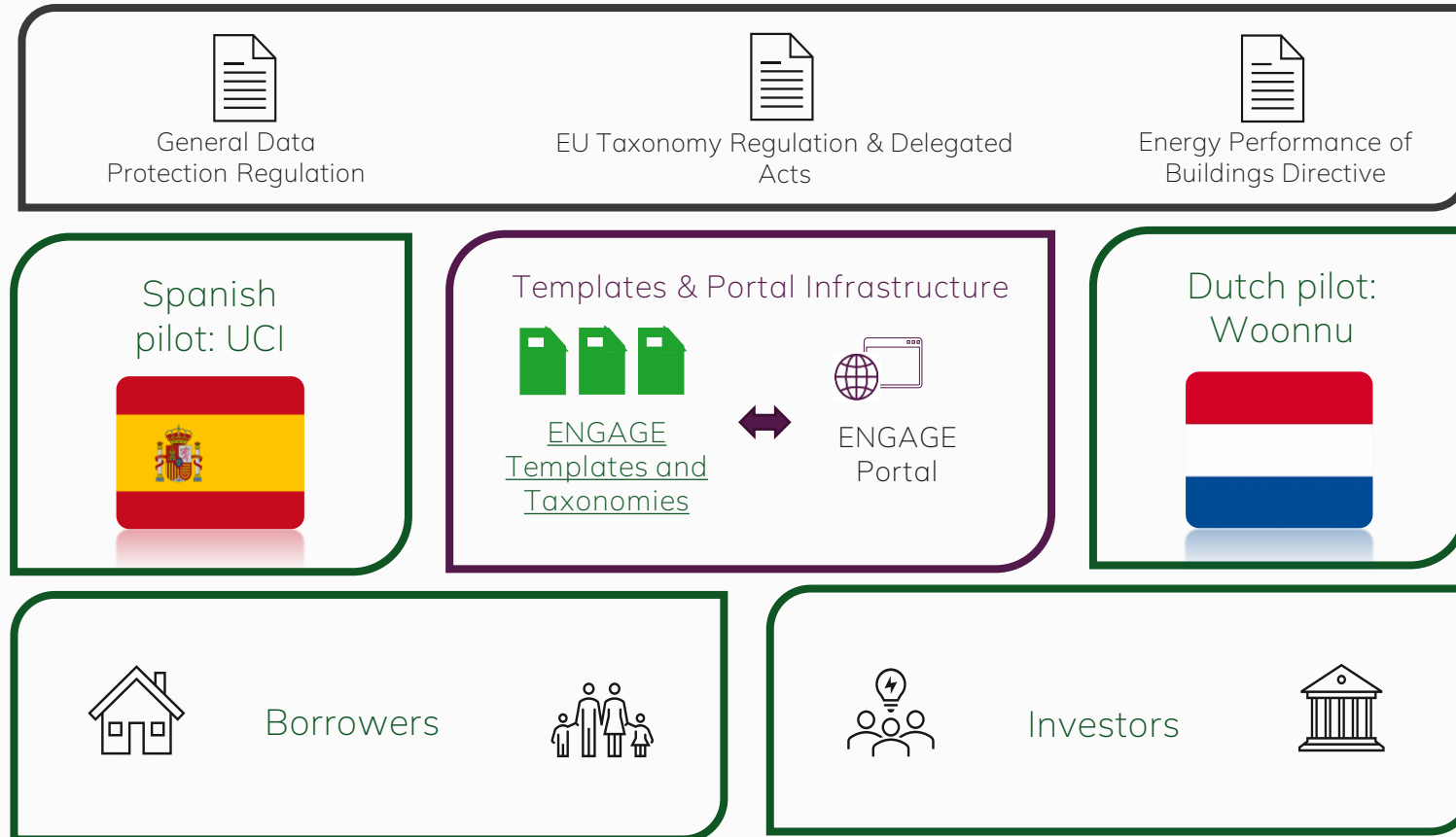
  
**DEXAI**  
ARTIFICIAL ETHICS



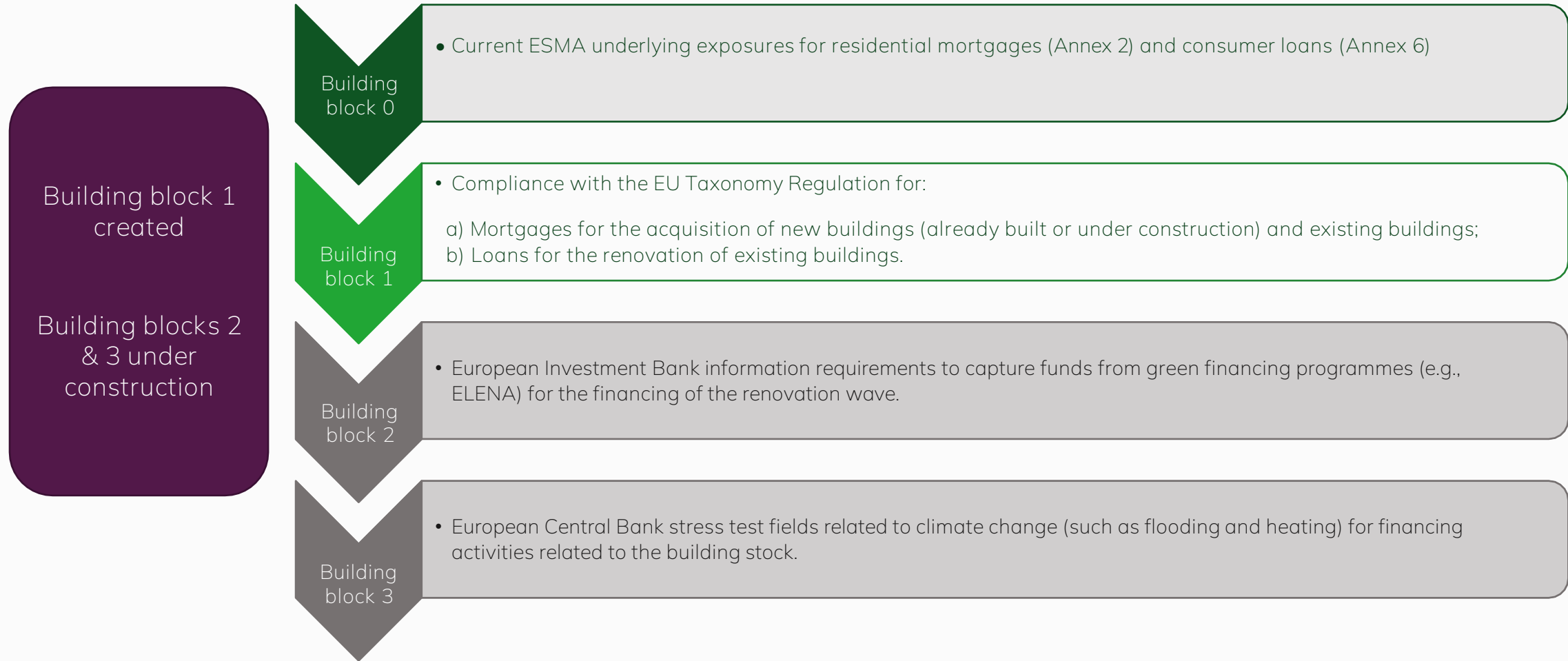
Università  
Ca'Foscari  
Venezia

# ENGAGE: The High-Level Concept

- A future proof format for real estate data encompassing Europe's most relevant regulatory and sustainable finance requirements
- Converting regulatory sustainable finance regulation into requirements incorporating both the consumer and the financial institution perspective



# The ENGAGE Templates Setup



# The ENGAGE Templates Usage

- Add-on to ESMA disclosure templates
- Version 1.1 of the ENGAGE Templates is based on Substantial Contribution Alignment for the activity Acquisition & Ownership of Real Estate.
- The fields to indicate alignment with the criteria.
- ENGAGE fields are conditional on the section of Annex I of the Climate Delegated Act for which the alignment is checked.
- By applying the filters, you can check the data fields that are applied to assess the criteria.
- We apply a phased approach. Data fields for e.g. renovations and DNSH criteria will be created in the next versions.

**Building block 1: Field Optional for the calculation of:**

Minimum Safeguards	Section 7.7.1 - EPC class A	Section 7.7.1 - Top 15%	Section 7.7.2 or 7.1 - PED 10% lower NZEB																																																																																																																																																										
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ENG Annex 2: RRE Add-on	Energy Performance Certificate (EPC)	EREC6	Issuance date of most recent available Energy Performance Certificate (EPC) registration	Enter the issuance date of last available Energy Performance Certificate (EPC) registration	YES	YES	(DATE/FORMAT)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Energy Performance Certificate (EPC)	EREC7	Energy Performance Certificate (EPC) Validity (years)	Enter the number of years the EPC is valid for since the registration date. Enter the number of years in integer.	YES	YES	(INTEGER-9999)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Energy Performance Certificate (EPC)	EREC8	Energy Performance Certificate (EPC) Methodology	Enter the name of the calculation method of the Energy Performance Certificate	YES	YES	(ALPHANUM-100)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Energy Performance Certificate (EPC)	EREC9	Energy Performance Certificate (EPC) Status	If applicable in the jurisdiction, the status of the Energy Performance Certificate (EPC): - Building permit (BUI) - In-use for already existing building (ABIU) - Newly built (NEBU)	YES	YES	(LIST)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Energy Performance Certificate (EPC)	EREC10	EU-Equivalent Energy Performance Certificate (EPC) Method (EPC) Regime	Please select one of the following options: - Non-NZEB - NZEB - ZEB - Other	YES	YES	(LIST)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Primary Energy Demand (PED)	EREC11	Primary Energy Demand (PED) of the building	Value of the Primary Energy Demand (PED) for the building as displayed on the Energy Performance Certificate (EPC). This value should be displayed as total primary energy use in kWh/m <sup>2</sup> per year	YES	YES	(INTEGER-9999)																																																																																																																																																						
ENG Annex 2: RRE Add-on	Primary Energy	EREC12	Estimated or officially produced	Enter, if applicable, one of the following options: - Estimated Primary Energy Demand (PED) based on Automated Valuation Model (AVM), desktop or other methodology where there is no underlying documentation for the building (ESTM)	YES	YES	(LIST)																																																																																																																																																						

Applying the filters, it is possible to check the data fields that are applied to assess the criteria

# The ENGAGE Templates Overview

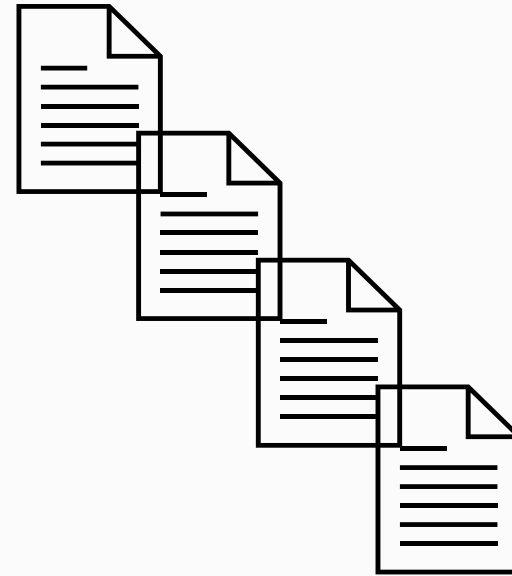
## Templates V.1

TEMPLATE CATEGORY	SECTION	FIELD CODE	FIELD NAME	REQ. START	REQ. END	STATUS	Building level 0 Minimum Mandatory	Building level 1 Minimum Mandatory	Building level 2 Minimum Mandatory
200 Annex 2 - BMS Add-on	Resource Activity Performance	BR001	General Activity Designation	YES	YES	(GRT)			
200 Annex 2 - BMS Add-on	Building Information	BR002	Construction Year	YES	YES	(GRT/FORMAT)			
200 Annex 2 - BMS Add-on	Building Information	BR003	Construction permit application date	YES	YES	(GRT/FORMAT)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR004	Energy Performance Certificate (EPC) Class	YES	YES	(ALPHANUM-10)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR005	Calculated or officially granted Energy Performance Certificate (EPC)	YES	YES	(GRT)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR006	Issuance date of valid issued/updated Energy Performance Certificate (EPC) (yyyy-mm)	YES	YES	(GRT/FORMAT)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR007	Energy Performance Certificate (EPC) Validity Length	YES	YES	(GRT/INT-3000)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR008	Energy Performance Certificate (EPC) Technology	YES	YES	(ALPHANUM-10)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR009	Energy Performance Certificate (EPC) Class	YES	YES	(GRT)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR010	EU-Expanded Energy Performance Certificate (EPC) Label (EPBD-Design)	YES	YES	(GRT)			
200 Annex 2 - BMS Add-on	Energy Performance Certificate (EPC)	BR011	Final Energy Demand (EPC) of the building	YES	YES	(GRT/INT-3000)			

## Guiding Documentation




## Sample files



Request the ENGAGE Templates: <https://forms.office.com/e/td14aYsMQS>



# ENGAGE Webinar Series



The graphic features a large green circle containing the webinar dates. To the left of the circle, the text 'Unlocking EU Taxonomy Alignment: The ENGAGE Templates Webinar Series' is displayed. The ENGAGE logo is in the top left, and the European Union logo with 'Co-Funded by the European Union' is in the bottom left. A white arrow points from the bottom right of the green circle towards the registration link.

**ENGAGE**  
for ESG

**Unlocking EU Taxonomy Alignment:  
The ENGAGE Templates  
Webinar Series**

**WEBINAR DATES  
ANNOUNCED**

**25 March @ 15:00 CET:**  
ENGAGE for ESG: Technical Session on  
the ENGAGE Templates I

**24 April @ 16:00 CEST:**  
ENGAGE for ESG: Technical Session on  
the ENGAGE Templates II

**29 May @ 10:00 CEST:**  
ENGAGE for ESG: Technical Session on  
the ENGAGE Templates III

**25 June @ 10:00 CEST:**  
ENGAGE for ESG: Technical Session on  
the ENGAGE Templates IV

**REGISTER NOW**



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- [Tuesday, 25 June 10:00 CEST](#)

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FOR THE LAST WEBINAR](#)





# The ENGAGE Templates version 1.1

---

Vincent Mahieu, Hypoport



# The ENGAGE Templates Structure

Information Type	EU Securitisation Regulation disclosure Annex	Field Code Designator	Section	Total # Fields	Data Level	ENGAGE Add-On
Assets	Annex 2 :RRE	RREL	Underlying exposures information section	82	Loan-level	
		RREC	Collateral information section	23	Building-unit level	
	ENGAGE specific (new files)	EREC	ENGAGE Extended Collateral File		Quantitative	Additional information for the checking of SCC and DNSH criteria to identify the relevant energy performance metrics on a building (unit) level.
Documentation & Transaction Structure	ENGAGE specific (new files)	EGFF	ENGAGE Governance File (aggregated information)		Qualitative	Qualitative Information with reference towards Minimum Safeguards, top-15% and other relevant documentation



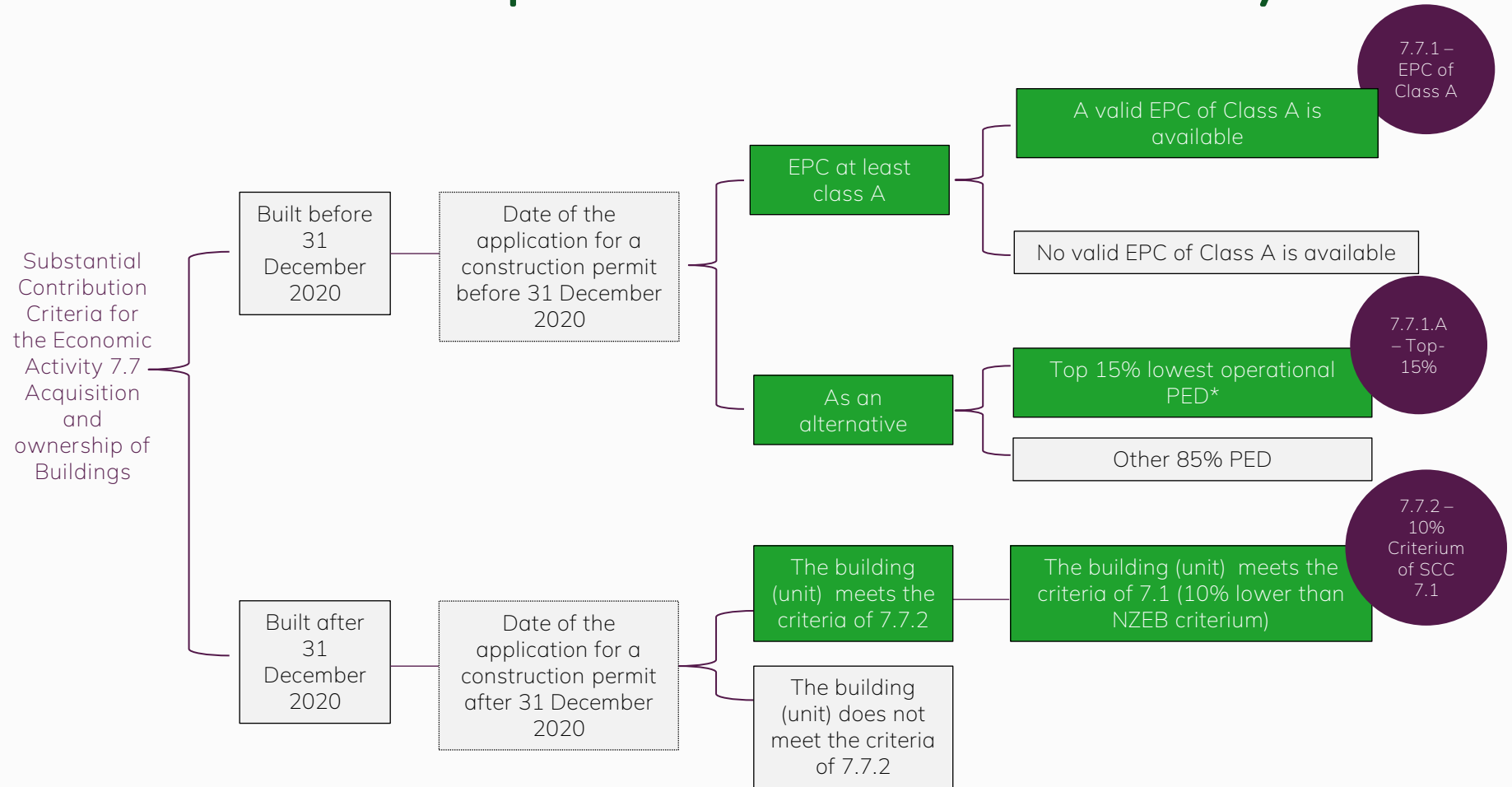
For a mortgage portfolio only, these sections are relevant, because there is no liability or transaction structure.

The ENGAGE Templates are transaction-agnostic. They can be used for many transaction structures such as ABS, RMBS, covered bonds and mortgage loan portfolios. The ENGAGE Templates are flexible and modular.

# The ENGAGE Templates: summary

When developing version 1.1 of the ENGAGE Templates, the ENGAGE consortium has considered:

- ✓ The ENGAGE Templates are an add-on to existing market best practices
- ✓ ENGAGE Templates are scalable. Meaning that if in the first phase the focus is on the EU Taxonomy, other elements can be incorporated at a later timeframe.
- ✓ Continuous improvement and innovation: The framework is designed to facilitate continuous improvement and innovation. This includes mechanisms for gathering and incorporating user feedback, as well as staying up-to-date with technological advancements and industry best practices.



The EU Taxonomy is the common denominator of many sustainable finance regulations





# ENGAGE: a solution based on the EC Q&A of December 2022

Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.7 Acquisition and ownership of buildings	L68	<p>1. For buildings built before 31 December 2020, the building has at least an Energy Performance Certificate (EPC) class A.</p> <p>As an alternative, the building is within the top 15% of the national or regional building stock expressed as operational Primary Energy Demand (PED) and demonstrated by adequate evidence, which at least compares the performance of the relevant asset to the performance of the national or regional stock built before 31 December 2020 and at least distinguishes between residential and non-residential buildings.</p> <p>2. For buildings built after 31 December 2020, the building meets the criteria specified in Section 7.1 of this Annex that are relevant at the time of the acquisition.</p>	Not Applicable

7.7.1 – EPC of Class A

7.7.1.A – Top-15%

7.7.2 – 10% Criterium of SCC 7.1

In this version of the template, we have focussed on the Substantial Contribution Criteria that are relevant for energy efficient buildings – both existing and new buildings. As we follow a phased approach, we deemed it most appropriate to begin here, with economic activity 7.7 as:

- (existing) real estate tends to be the largest part of the balance sheet of European lending institutions.
- The whole (current) balance of the loan can be attributed towards Taxonomy alignment or the Green Asset Ratio (GAR) if the TSC are met.
- These criteria are relatively straightforward to apply contrary to more challenging criteria such as the TSC for renovation loans and DNSH criteria.
- In addition, it is important that the criteria for new properties can be directly applied to identify and fund energy efficient new constructions.

**We have divided activity 7.7 into 3 sub-sections**



# ENGAGE Templates: SCC 7.7.1

Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.7 Acquisition and ownership of buildings	L68	1. For buildings built before 31 December 2020, the building has at least an Energy Performance Certificate (EPC) class A.	Not Applicable

## Interpretation:

- At the reporting or assessment date the EPC of the building unit should be of Class A.
- The application date of the construction permit is needed to assess if the building is built before 31 December 2020.
- An EPC of Class A is needed (A, A+, A++, A+++, A++++ also satisfies this condition).
- A certificate should be present with a valid validity date, as of the assessment date, irrespective of the methodology.



Field Code	Field Name
RREL1	Unique Identifier
RREL2	Original Underlying Exposure Identifier
RREL3	New Underlying Exposure Identifier
RREL6	Data Cut-Off Date
RREL30	Current Principal Balance
RREC2	Underlying Exposure Identifier
RREC4	New Collateral Identifier
EREC1	Unique Identifier
EREC2	Underlying Exposure Identifier Building block 0
EREC3	Collateral Identifier Building block 0
EREC4	General Activity Designation
EREC5	Construction Year
EREC6	Construction permit application date
EREC7	Energy Performance Certificate (EPC) Class
EREC8	Estimated or officially produced Energy Performance Certificate (EPC)
EREC9	Issuance date of most recent available Energy Performance Certificate (EPC) registration
EREC10	Energy Performance Certificate (EPC) Validity Length
EGFF1	Unique Identifier

## Key considerations:

- The application date of the construction permit is needed to assess if the building is built before 31 December 2020. For some it is clear that the building was built before 31 December 2020.
- Note Answer 104 of the Q&A: EPC methodologies differ per country or sometimes within a country. Some jurisdictions use energy demand instead of energy consumption. As long as it is an official EPC, this does not matter.



# ENGAGE Templates: SCC 7.7.1

## Alternative (top-15%)

Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.7 Acquisition and ownership of buildings	L68	As an alternative, the building is within the top 15% of the national or regional building stock expressed as operational Primary Energy Demand (PED) and demonstrated by adequate evidence, which at least compares the performance of the relevant asset to the performance of the national or regional stock built before 31 December 2020 and at least distinguishes between residential and non-residential buildings.	Not Applicable

### Key considerations:

- The application date of the construction permit is needed to assess if the building is built before 31 December 2020.
- There are a range of varying estimation techniques available to perform a top-15% study.
- We have facilitated flexibility of the method in the ENGAGE Templates and we have emphasised the message of the European Commission in the Q&A that the methodology should be public and transparent.
- Therefore, we have incorporated the numerator and denominator that is used in the top-15% assessment and some background information in the ENGAGE Templates, so that stakeholders can understand the methodology and study that is applied.



Field Code	Field Name
RREL1	Unique Identifier
RREL2	Original Underlying Exposure Identifier
RREL3	New Underlying Exposure Identifier
RREL6	Data Cut-Off Date
RREL30	Current Principal Balance
RREC2	Underlying Exposure Identifier
RREC4	New Collateral Identifier
EREC1	Unique Identifier
EREC2	Underlying Exposure Identifier Building block 0
EREC3	Collateral Identifier Building block 0
EREC4	General Activity Designation
EREC5	Construction Year
EREC6	Construction permit application date
EREC21	Building unit in top-15% indicator
EREC22	Top15_Explanatory Variable
EREC23	Top15_Object Reference Value
EREC24	Top15_Object Threshold Value
EGFF1	Unique Identifier
EGFF2	Top15_Document Name
EGFF3	Top15_Document Issuance Date
EGFF4	Top15_Document URL
EGFF5	Top15 Document Geographic Scope
EGFF6	Top15 Numerator
EGFF7	Top15 Denominator
EGFF8	Top15 Methodology Description



# ENGAGE Templates: SCC 7.7.2 (1/2)

Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.7 Acquisition and ownership of buildings	L68	2. For buildings built after 31 December 2020, the building meets the criteria specified in Section 7.1 of this Annex that are relevant at the time of the acquisition.	Not Applicable



Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.1 Construction of New Buildings	F41.1, F41.2, F43	<p>Constructions of new buildings for which:</p> <p>The Primary Energy Demand (PED)<sup>282</sup>, defining the energy performance of the building resulting from the construction, is at least 10 % lower than the threshold set for the nearly zero-energy building (NZEB) requirements in national measures implementing Directive 2010/31/EU of the European Parliament and of the Council<sup>283</sup>. The energy performance is certified using an as built Energy Performance Certificate (EPC).</p>	<p><sup>282</sup>: The calculated amount of energy needed to meet the energy demand associated with the typical uses of a building expressed by a numeric indicator of total primary energy use in kWh/m<sup>2</sup> per year and based on the relevant national calculation methodology and as displayed on the Energy Performance Certificate (EPC).</p> <p><sup>283</sup>: Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings (OJ L 153, 18.6.2010, p. 13).</p>

### Interpretation:

- The EU Taxonomy requires building units with a construction permit application date after 31 December 2020 to be built according to the NZEB criteria and the PED should be 10% less than the locally applicable threshold value.
- As of 31 December 2020, NZEB should be implemented in the EU according to the Energy Performance of Buildings Directive (EPBD III). As part of this Directive, the PED should be recorded and displayed on the EPC.



# ENGAGE Templates: SCC 7.7.2 (2/2)

Section	NACE	Substantial contribution to Climate Change Mitigation of Annex I	Footnote
7.1 Construction of New Buildings	F41.1, F41.2, F43	<p>Constructions of new buildings for which:</p> <p>The Primary Energy Demand (PED)<sup>282</sup>, defining the energy performance of the building resulting from the construction, is at least 10 % lower than the threshold set for the nearly zero-energy building (NZEB) requirements in national measures implementing Directive 2010/31/EU of the European Parliament and of the Council<sup>283</sup>. The energy performance is certified using an as built Energy Performance Certificate (EPC).</p>	<p><sup>282</sup>: The calculated amount of energy needed to meet the energy demand associated with the typical uses of a building expressed by a numeric indicator of total primary energy use in kWh/m<sup>2</sup> per year and based on the relevant national calculation methodology and as displayed on the Energy Performance Certificate (EPC).</p> <p><sup>283</sup>: Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings (OJ L 153, 18.6.2010, p. 13).</p>

### Key considerations:

- The application date of the construction permit is needed to assess if the building is built after 31 December 2020, see answer 106 of the Q&A.
- Assess if NZEB is incorporated in the jurisdiction. Also see answer 105 of the Q&A.
- Answer 109 of the Q&A states: “For the energy threshold, this depends on national regulations, i.e. if the EPC applies to the whole building, or to each apartment. Whichever is the requirement at national level, it should apply for both residential and non-residential buildings. The correct EPC will be provided in any case, in line with the national regulations. For identical apartments, having normally identical EPCs, a limited sub-set can be used. However, if there are different types of apartments, with different EPCs, all types need to be checked.”
- Answer 114 of the Q&A states that the TSC applicable at the time of the building permit should be used (i.e. the date of the complete application for receiving the building permit).
- Answer 115 of the Q&A states that for new buildings, either an EPC (valid for 10 years) or an EPC as-built are valid.



Field Code	Field Name
RREL1	Unique Identifier
RREL2	Original Underlying Exposure Identifier
RREL3	New Underlying Exposure Identifier
RREL6	Data Cut-Off Date
RREL30	Current Principal Balance
RREC2	Underlying Exposure Identifier
RREC4	New Collateral Identifier
EREC1	Unique Identifier
EREC2	Underlying Exposure Identifier Building block 0
EREC3	Collateral Identifier Building block 0
EREC4	General Activity Designation
EREC5	Construction Year
EREC6	Construction permit application date
EREC8	Estimated or officially produced Energy Performance Certificate (EPC)
EREC9	Issuance date of most recent available Energy Performance Certificate (EPC) registration
EREC10	Energy Performance Certificate (EPC) Validity Length
EREC11	Energy Performance Certificate (EPC) Methodology
EREC13	EU-Equivalent Energy Performance Certificate (EPC) Method / EPBD-Regime
EREC14	Primary Energy Demand (PED) of the building
EREC15	Estimated or officially produced Primary Energy Demand (PED)
EREC18	Nearly zero-energy building (NZEB) threshold
EGFF1	Unique Identifier



# ENGAGE Templates: Minimum Safeguards

Article	Text
18	<p>Minimum safeguards</p> <p>1.The minimum safeguards referred to in point (c) of Article 3 shall be procedures implemented by an undertaking that is carrying out an economic activity to ensure the alignment with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight fundamental conventions identified in the Declaration of the International Labour Organisation on Fundamental Principles and Rights at Work and the International Bill of Human Rights.</p> <p>2.When implementing the procedures referred to in paragraph 1 of this Article, undertakings shall adhere to the principle of ‘do no significant harm’ referred to in point (17) of Article 2 of Regulation (EU) 2019/2088.</p>

### Interpretation:

- When addressing the question of who undertakes this economic activity, we arrive at the conclusion that in our specific context, it is the (prospective) homeowner. The term “undertaking” is not defined in the context of the Taxonomy Regulation. The term “undertaking” is commonly understood to refer to a corporation, business entity, or an organized enterprise, rather than an individual.
- The (prospective) building owner is exercising ownership – and thus carrying out the economic activity. A financial institution is facilitating this via a mortgage loan – financing the economic activity - of buying real estate.

Field Code	Field Name
EGFF9	Description on how Minimum Safeguards are complied with
EGFF10	URL towards MSS Issuer Statement
EGFF11	Environmental Objective
EGFF12	Evidence of compliance with the OECD Guidelines for Multinational Enterprises.
EGFF13	Evidence of compliance with the UN Guiding Principles on Business and Human Rights.
EGFF14	Evidence of compliance with the e principles and rights set out in the eight fundamental conventions identified in the Declaration of the International Labour Organisation on Fundamental Principles and Rights at Work and the International Bill of Human Rights.

We deem, with the current guidance, the Minimum Safeguards of the Taxonomy Regulation in the context of (mortgage) lending for residential properties to homeowners - more concretely for the economic activities of 7.2 – 7.7 of the Climate Delegated Act – Annex I, not to be applicable to households as we do not consider these to be undertakings.

# The ENGAGE Templates version 1.1 Change log between v1.0 vs v1.1

## Building block 0

- Revision of the optional fields to check the alignment of loans with the Climate Delegated Act.
- Field RREL1 (Unique Identifier): revision of the field description to cover non-securitised loans.

## Building block 1

- ENGAGE Additional Collateral-level Information
  - ✓ Introduction of three new fields (EREC1, EREC2, EREC3) to track the transactionID, the loanID and the collateralID between building blocks 0 and 1.
  - ✓ Adjustments to the wording of the fields' description.
- ENGAGE Governance File
  - ✓ Introduction of one new field (EGFF1-Unique Identifier) to track the transactionID between building blocks 0 and 1.
  - ✓ Adjustments to the wording of the fields' description.

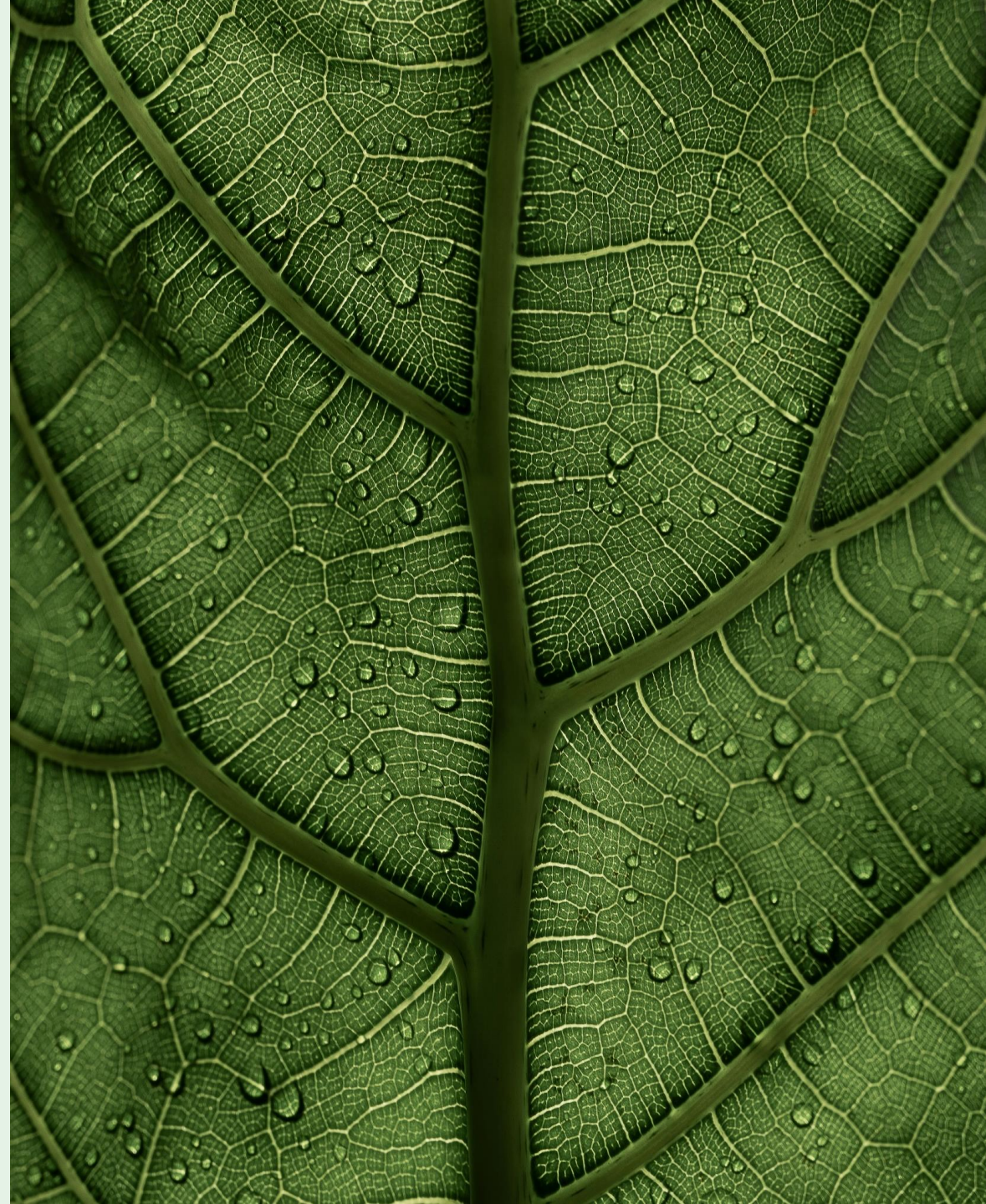




# The ENGAGE Portal

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Daniel Goudsmit, Hypoport





# The ENGAGE Portal (1/4)

- The ENGAGE Portal is a web-based platform that aims to support the goals set by the Renovation Wave strategy and the EU Taxonomy Regulation.
- The ENGAGE Portal will primarily enable lending institutions to upload and assess the alignment of their mortgage and home renovation loans portfolios with the EU Taxonomy Regulation.
- In the future, it is expected that it will also facilitate the eligibility check of their financing activities with public green funding from institutions like the EIF and EIB. The ENGAGE Portal will also help credit institutions compile the information for the ECB and EBA stress tests.
- Two Consortium pilots, Unión de Créditos Inmobiliarios and Woonnu, will be the first lending institutions to test the ENGAGE Portal.
- However, all European banks and lending institutions are encouraged to register as Test Users of the ENGAGE solution free of charge until October 2025.
- The ENGAGE Portal will be ready to use for Test Users from November 2024. A specific legal framework has been prepared for the safe and lawful processing of the data.
- To get engaged, please contact the ENGAGE Team at [engage4esg@eurodw.eu](mailto:engage4esg@eurodw.eu).






# The ENGAGE Portal (2/4)



HOME DISCOVER ENGAGE REMAIN INFORMED GET IN TOUCH 


”  
Streamlining the Alignment of Green Mortgages & Energy Efficient Home Renovation Loans with the EU Taxonomy




GET IN TOUCH 

**LOGIN** HOME | LOGIN

Login to your account

  
  
 Stay signed in **LOGIN**


GET IN TOUCH 

**CONFIRM MFA CONFIGURATION** HOME | CONFIRM MFA CONFIGURATION

CREATE YOUR MULTI FACTOR CODE

Step 1: Open authenticator app Step 2: Add a new account Step 3: Enter the validation code


1. Open the Authenticator app on your phone
2. Click add account in the authenticator app (usually indicated by a "+" sign)
3. Scan the following image with your app




Issuer is: Engage UAT  
Label is: Engage UAT

4. After you have scanned the image in the app and successfully created a new account, click "Next"

**NEXT**



LOG OFF | GET IN TOUCH 

**PROGRAMS** HOME | PROGRAMS

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ENGAGE PILOT PORTFOLIO

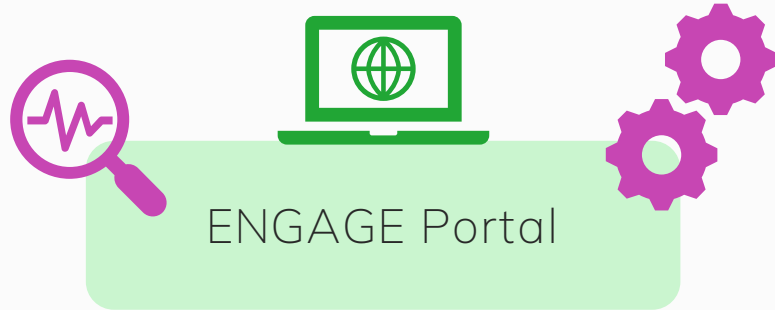
Asset type	RMBS
Country	Unknown
Status	Current
Closing date	9-2018

Investor Reports

**Add file**

Other >  
Transaction Documentation >  
Underlying Exposure Information >

# The ENGAGE Portal (3/4)



**EUROPEAN**  
DATAWAREHOUSE



ENGAGE Templates

ENGAGE Taxonomy  
assessment report



 **HYPOPORT**

# The ENGAGE Portal (4/4)

- The ENGAGE Portal will apply the data quality framework built on the corresponding version of the ENGAGE Templates.
- The ENGAGE data quality framework revolves around three main principles:
  1. Completeness;
  2. Consistency; and
  3. Timeliness.
- The ENGAGE Templates version 1.1 includes 26 data quality rules that will be automatically run within the ENGAGE Portal.
- The ENGAGE data quality rules have been developed following the schema checks of ESMA technical standards for disclosure requirements.
- The data quality checks will be performed during the upload of the ENGAGE Templates to the ENGAGE Portal. The ENGAGE Portal will allow users to see the results of the data quality checks to rectify potential data issues.

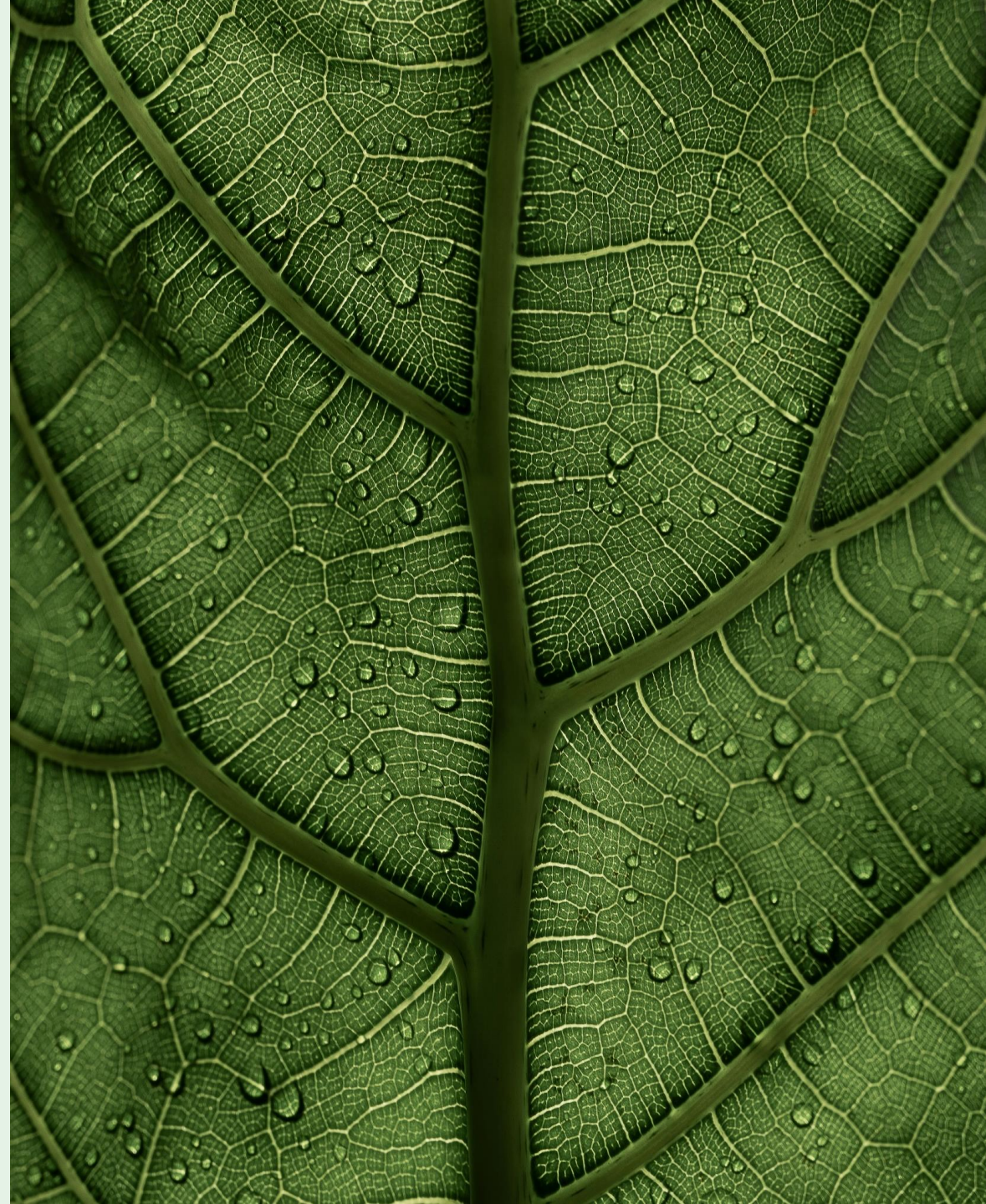




# Steps to become a Test User of the ENGAGE Portal

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Marco Angheben, European DataWarehouse &  
Project Coordinator



# Why becoming an ENGAGE Test User?

Standardised templates for compliance with the EU Taxonomy vs. multiple inconsistent questionnaires

Blueprint for the EU Taxonomy reporting obligations



Templates

Industry standard developed by institutions deeply involved in the interpretation of sustainable finance regulations

The Templates include examples of the information to be reported via dedicated guidelines

User-friendly format (such as CSV)

Valid for:

- a) Mortgage portfolios
- b) RMBS transactions
- c) Covered bond transactions

# How to ENGAGE as a Test User

1. Request the ENGAGE Templates:  
<https://forms.office.com/e/td14aYsMQS>

2. Set up a 30 minute one-to-one demo with the  
ENGAGE Team (upon request)

----- Optional step

3. Sign the ENGAGE agreement to submit the  
sample data

4. Submit your ENGAGE Templates (mortgage  
sample file) into the ENGAGE Portal

5. Receive the ENGAGE report on EU Taxonomy  
compliance

All interested institutions are invited to test the ENGAGE Templates and Portal upon request to  
[engage4esg@eurodw.eu](mailto:engage4esg@eurodw.eu)

A specific legal framework has been prepared for the safe and lawful processing of the data.  
The testing of the ENGAGE Templates and Portal is free of charge until 31 October 2025.



# How does it work in practice?

1. Request the ENGAGE Templates

- Available now through
- More than 50 institutions have requested Access to the ENGAGE Templates

2. ENGAGE demonstration

- The ENGAGE Team is available for clarifications on the ENGAGE Templates
- Several sessions have already been set up with interested parties

3. Submission of the Templates into the ENGAGE Portal

- Available from November 2024, subject to a standard legal arrangement
- Free of charge until October 2025
- Possibility to submit the ENGAGE sample files various times enriching the information

4. ENGAGE report on EU Taxonomy compliance

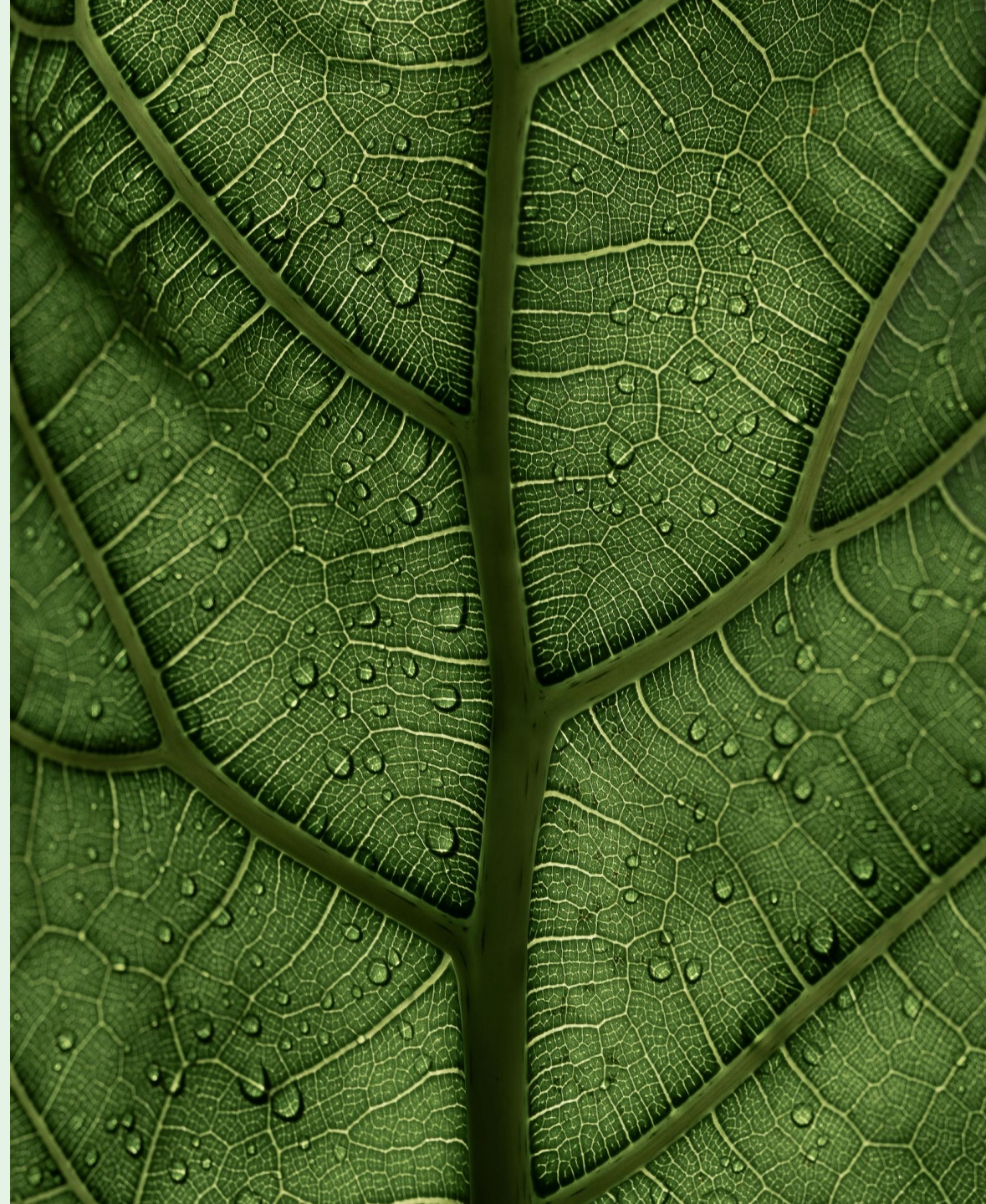
- For each sample file submission a compliance report is generated





# Questions & Answers

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Website:

[engage4esg.eurodw.eu/](https://engage4esg.eurodw.eu/)

Social Media:

<https://www.linkedin.com/company/engage-for-esg-activation-investments/>



Co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or CINEA. Neither the European Union nor the granting authority can be held responsible for them.

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