



ENGAGE
for ESG

Unlocking the Green Potential: ENGAGE in the EU Taxonomy Disclosures for Mortgages & Home Renovation Loans

Marco Angheben, Coordinator of ENGAGE for ESG
Thursday, 31 October 2024



Co-funded by the
European Union



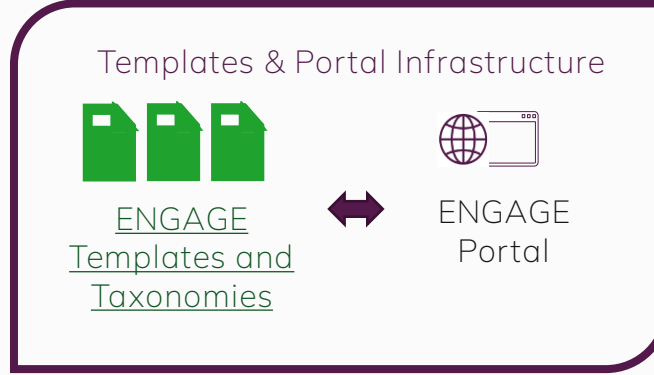
ENGAGE: The High-Level Concept

**EUROPEAN
DATAWAREHOUSE**



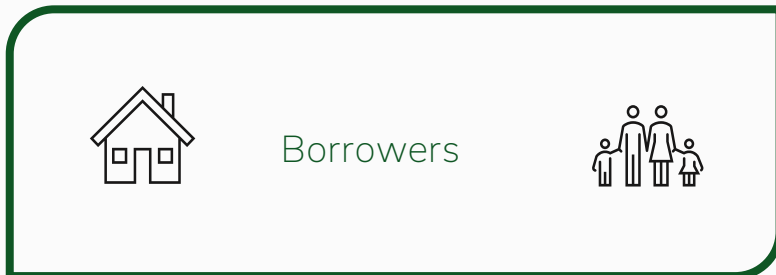
 **HYPOPORT**

UCI



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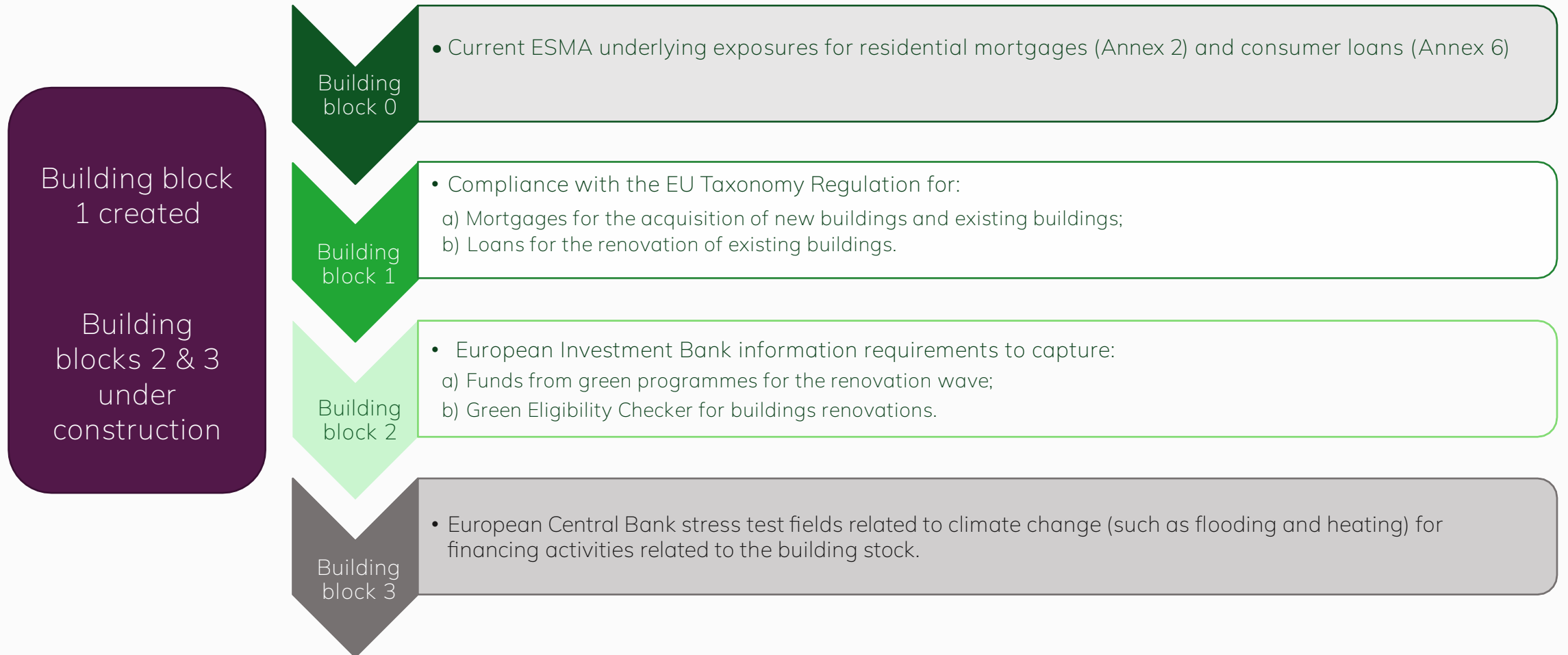
 Ca' Foscari
University
of Venice




DEXAI
ARTIFICIAL ETHICS



The ENGAGE Templates: Structure

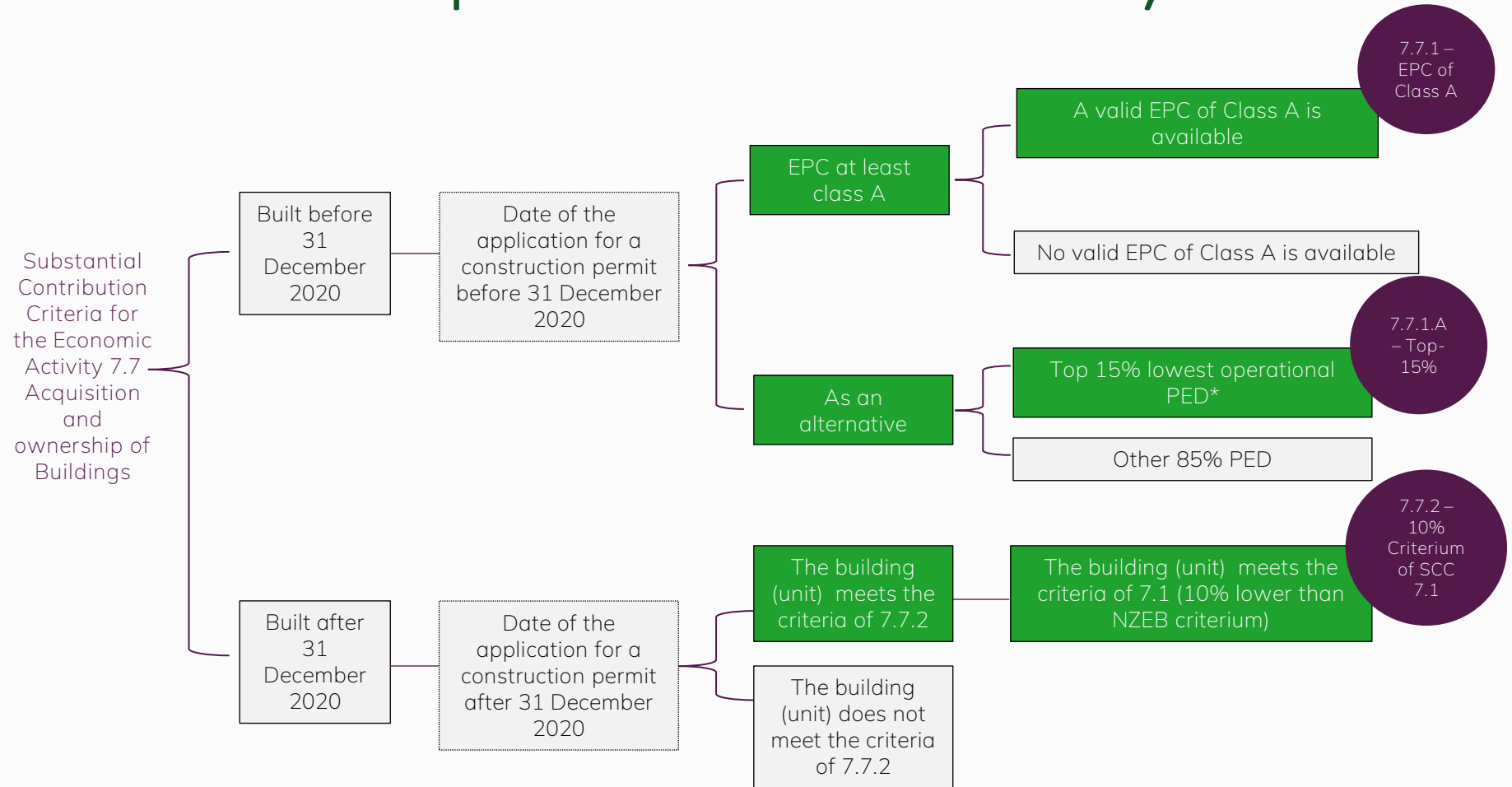




The ENGAGE Templates: Summary

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

The ENGAGE Templates Roadmap

ENGAGE
Templates
version 1.0



ENGAGE
Templates
version 1.1

ENGAGE
Templates
version 1.2

November 2023

August 2024

December 2024

>60 entities have accessed the ENGAGE Templates

- ENGAGE Templates version 1.0: focus on mortgages, substantial contribution criteria for section 7.7 of Annex I Climate Delegated Act
- ENGAGE Templates version 1.1: focus on mortgages, substantial contribution criteria and do not significant harm for section 7.7 of Annex I Climate Delegated Act
- ENGAGE Templates version 1.2: focus on home renovation loans



The Big Challenge for Green Financing



- Standardised
- Comparable
- Readily accessible



Results from the UCI Spanish case study

“ENGAGE for ESG helps us understanding our strengths and limitations as an organisation, encourages us to enhance our information processes, and provides deeper insights into the entire sector”

UCI

Information available for some of the loans

Issuance date of most recent available (EPC) registration	Energy Performance Certificate (EPC) Methodology
Energy Performance Certificate (EPC) Validity Length	EU-Equivalent EPC) Method / EPBD-Regime

Information hardly available

Top15% Numerator	Building unit in top-15% indicator	Top15%_ Object Threshold Value	Top15%_ Document Issuance Date	Construction permit application date
Top15% Denominator	Top15%_ Object Reference Value	Top15%_ Document Name	Top15%_ Document URL	



Results from the NN Bank Dutch case study

EP-ONLINE
(ISSUANCE YEAR > 2020)

	Energy Performance Certificate (EPC) Class	Estimated or officially produced EPC	Issuance date of most recent EPC	EPC original Validity	EPC Methodology	Energy Performance Certificate (EPC) Status	EU-Equivalent EPBD-Regime
13%	Primary Energy Demand (PED) of the building	Estimated or officially produced Primary Energy Demand (PED)	Primary Energy Demand (PED) Based on Reference Building	Primary Energy Demand (PED) Based on Building or Building unit	Nearly zero-energy building (NZEB) threshold		

EP-ONLINE
(ISSUANCE YEAR <= 2020)

44%	Energy Performance Certificate (EPC) Class	Estimated or officially produced EPC	Issuance date of most recent EPC	EPC original validity	EPC methodology	Energy Performance Certificate (EPC) Status	EU-Equivalent EPBD-Regime
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PROVISIONAL LABEL

40%	Energy Performance Certificate (EPC) Class	Estimated or officially produced EPC					
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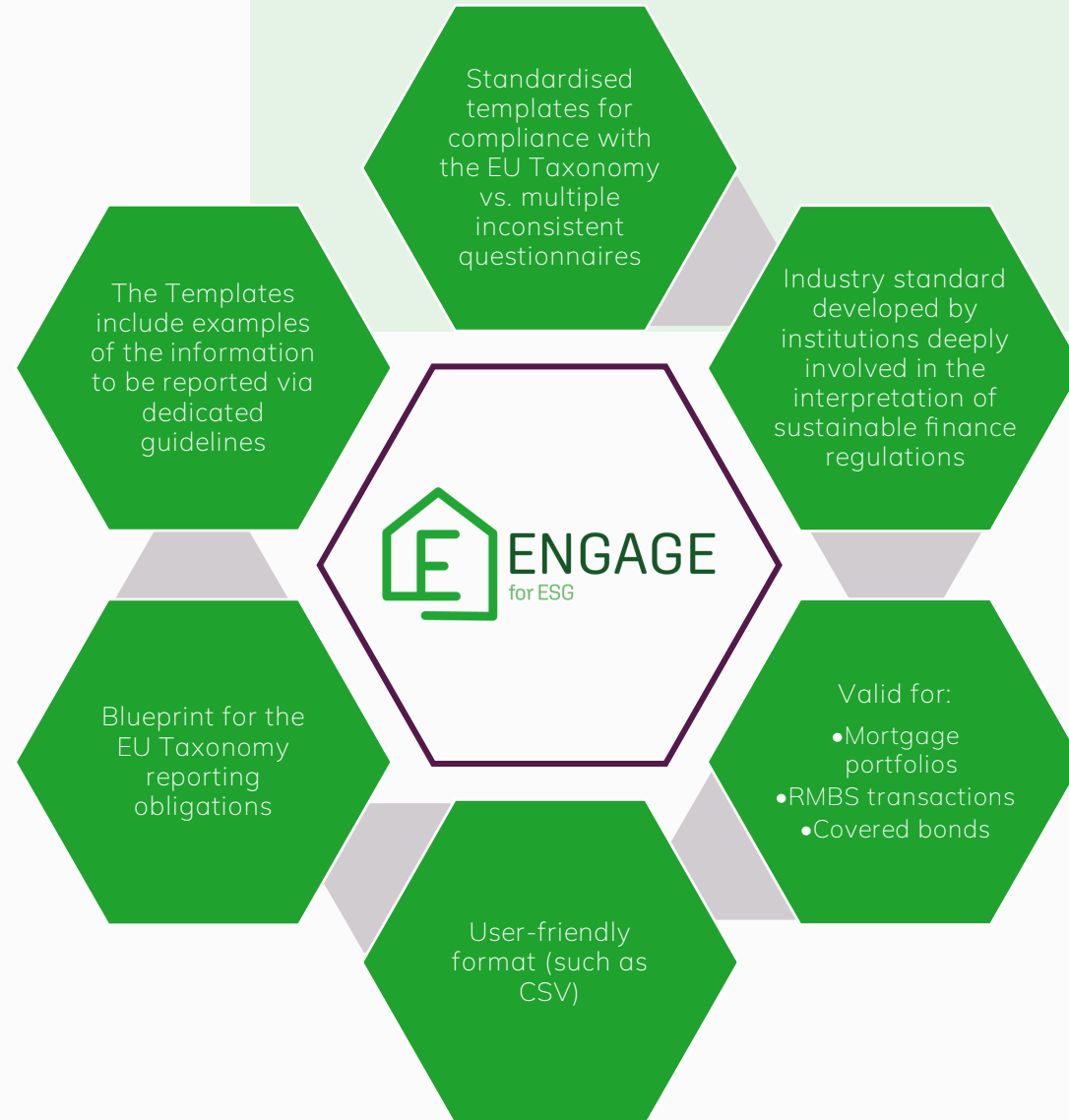
BUILDING YEAR LABEL

3%	Energy Performance Certificate (EPC) Class	Estimated or officially produced EPC					
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“ENGAGE helps us to better understand the current limitations in our data and where to improve and enables our investors in ESG reporting and to create necessary and detailed insights”

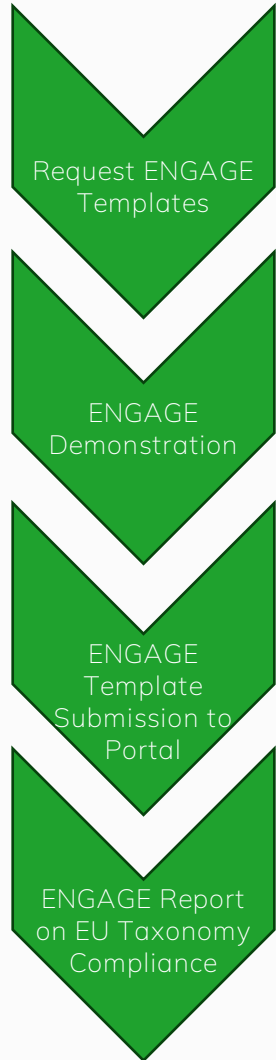


Why become a Test User via the Portal





How to become a Test User via the Portal



- Version 1.1 available now through [Request for Access to the ENGAGE Templates](#)
- More than 60 institutions have requested access to the ENGAGE Templates

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

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

- For each sample file submission a compliance report is generated



Website:

engage4esg.eurodw.eu/

Social Media:

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



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