



ENGAGE for ESG: The simplification solution for reporting

Athens, 27 March 2025



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ENGAGE for ESG initiative

- Co-funded by the European Union with a LIFE grant
- **Duration:** 1 November 2022 – 31 October 2025
- Six consortium partners from across Europe
- **Scope:** ENGAGE for ESG aims to provide:
 - A. A **simple solution** for **ESG reporting**
 - B. For **mortgages** and **home renovation loans** to check **alignment** with:
 1. the **EU Taxonomy Regulation**;
 2. the **Energy Performance of Buildings Directive**; and
 3. the **General Data Protection Regulation**.

EUROPEAN
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 **HYPOPORT**

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DEXAI
ARTIFICIAL ETHICS



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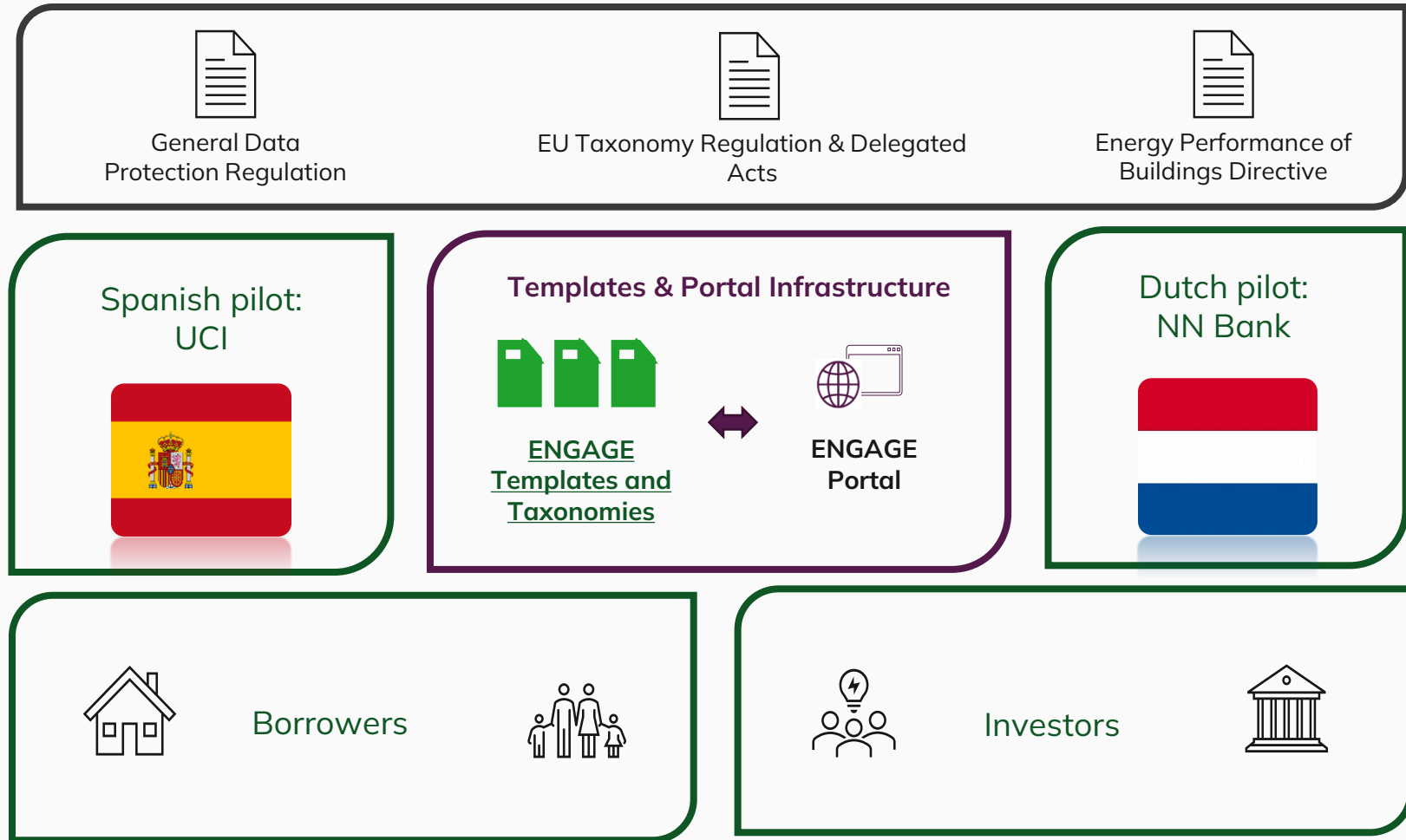
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ENGAGE for ESG initiative description

Two main pillars:

1. A **disclosure template** for residential real estate data;
2. A **portal** to assess EU Taxonomy alignment and data quality.





Hellenic Financial Stability Fund Sustainability Report 2023

On 20 November 2024 the Hellenic Financial Stability Fund (HFSF) published its [Sustainability Report for 2023](#).



- “
- *HFSF engaged with several external advisors to better understand the banks' needs and has also prompted for increased cooperation for all stakeholders.*
 - *HFSF participated in an educational session hosted by ENGAGE4ESG inviting regulators, banks and the Hellenic Bank Association to promote increased collaboration on data limitations in relation to EPC.*
 - *HFSF strongly urges Greek banks to join the ENGAGE for ESG initiative*”

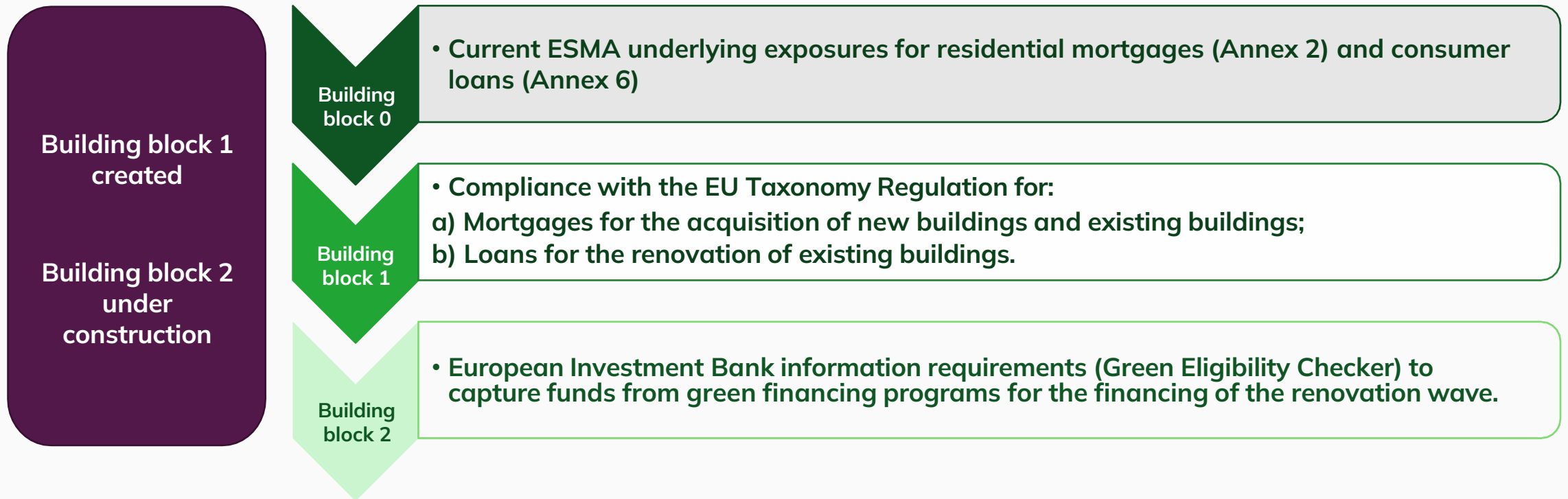
Provide clarification and standardisation to the European real estate lending market via the development of a dedicated data template that comprises critical fields needed to assess the alignment of mortgages and home renovation loans with the EU Taxonomy and other relevant regulations.

Address the complexities in navigating the EU Taxonomy Regulation and its derived legislation by creating the ENGAGE Portal to help financial institutions check the alignment of their mortgages and home renovation loans with the Taxonomy.

Facilitate the creation of a European sustainable finance ecosystem that allows for analysis, integration, and reduction of risks for energy efficiency investments across the European Union. More information on “Introducing ENGAGE: A Solution for EU Taxonomy Compliance”.

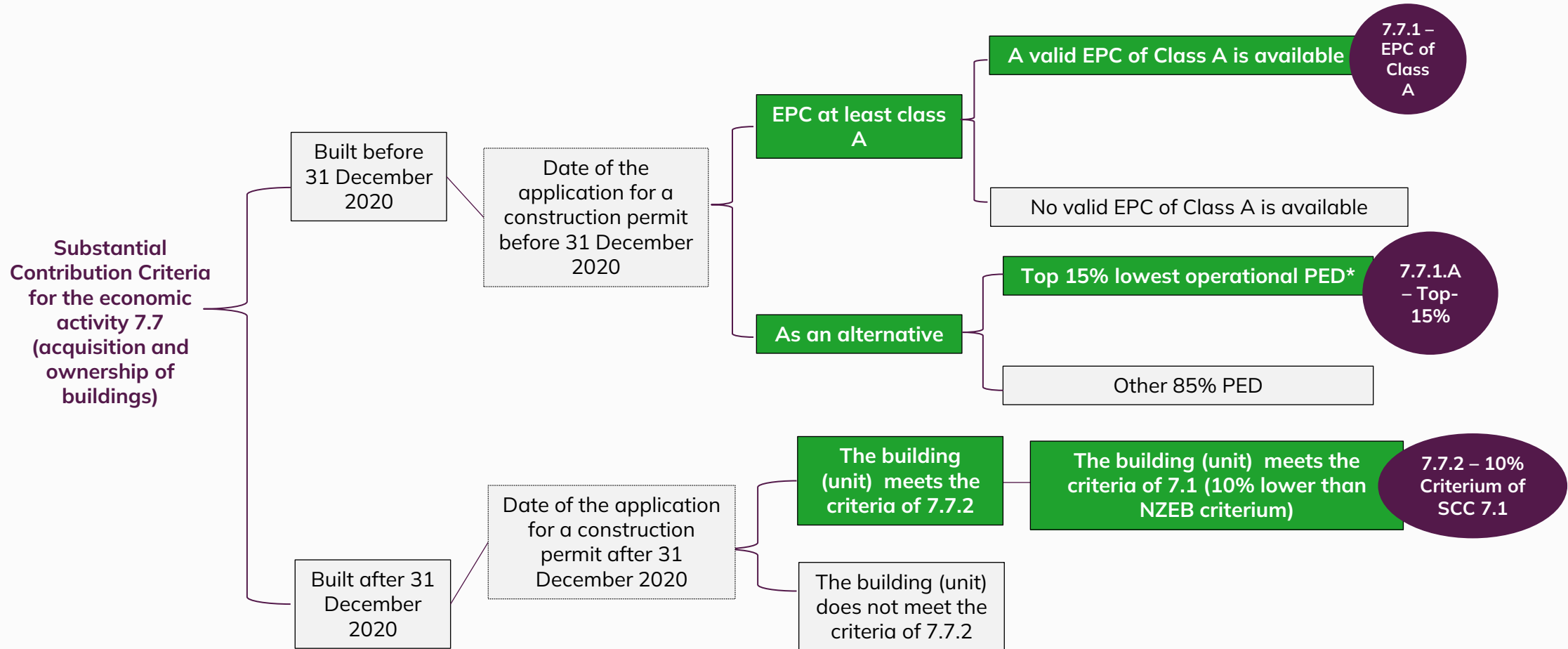


The ENGAGE Templates: structure





The ENGAGE Templates: decision tree



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



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The ENGAGE Portal: high level overview

- The ENGAGE Portal enables lending institutions to **upload and assess the alignment of their loan portfolios with the EU Taxonomy**.
- The Portal incorporates detailed **loan and collateral level checks**.
- Access to multiple stakeholders (internal reporting, rating agencies, investors, regulatory supervisors, etc.) upon invitation.
- The ENGAGE Portal allows users to assess multiple portfolios based on the EU Taxonomy.
- The Portal output is twofold:
 1. The **data quality feedback**;
 2. The **EU Taxonomy alignment report**.
- **Trial access** available subject to a standard legal arrangement (available upon request).

The screenshot displays the ENGAGE Portal interface. At the top, the ENGAGE logo is on the left, and navigation links 'LOG OFF | GET IN TOUCH | CHANGE PASSWORD' are on the right. Below the logo, the word 'ENGAGE' is followed by 'for ESG'. The main header area is green with the title 'PROGRAMS' and a 'HOME | PROGRAMS' breadcrumb. The left sidebar shows a list of portfolios: 'Hypoport B.V.' (selected), 'Unión de Créditos Inmobiliarios', and 'Woonnu'. The main content area for 'HYPOPORT B.V. ENGAGE' shows an 'ENGAGE PILOT PORTFOLIO' dropdown. Below this, a table lists portfolio details: Asset type (RMBS), Country (The Netherlands), Status (Current), and Closing date (11-2024). There is a section for 'ENGAGE Data Templates' with a file 'PoolABC_2024-10-20.zip' and a 'Download report' button. An 'Add file' button is at the bottom right of the main content area. The footer is divided into three columns: 'ENGAGE SOLUTION' (with links: FAQs, DISCOVER ENGAGE, GET IN TOUCH), 'LEGAL INFO' (with links: PRIVACY POLICY, TERMS & CONDITIONS, IMPRINT), and 'LOGIN AREA' (with links: LOGIN, LOGIN REQUEST). At the very bottom, there is a European Union logo, a disclaimer about co-funding by the EU, and a copyright notice for 2022-2024.



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ENGAGE Portal output: data quality report (1/2)

Rule Description	Number of Fails
Primary Energy Demand (PED) of the building (EREC14) equal to ND5 when Nearly zero-energy building (NZEB) threshold (EREC18) populated	34,720
Top15_Explanatory Variable (EREC22) equal to ND5 when Building unit in top-15% indicator (EREC21) is equal to 'Yes'	8,999
Top15_Object Reference Value (EREC23) equal to ND5 when Building unit in top-15% indicator (EREC21) is equal to 'Yes'	8,999
Issuance date of most recent available Energy Performance Certificate (EPC) registration (EREC9) earlier than Construction Year (EREC5)	2,711
Construction Year (EREC5) earlier than the Date of the Construction permit application date (EREC6)	1,368
Construction Year (EREC5) earlier than or equal to 1900-01-01	980
Estimated or officially produced Primary Energy Demand (EREC15) equal to ND5 when General Activity Designation (EREC4) is equal to 'Construction of new buildings'	677
Primary Energy Demand (PED) of the building (EREC14) equal to ND5 when General Activity Designation (EREC4) is equal to 'Construction of new buildings'	677
Issuance date of most recent available Energy Performance Certificate (EPC) registration (EREC9) earlier than Construction permit application date (EREC6)	47
Building unit in top-15% indicator (EREC21) is equal to 'Yes' when Construction permit application date (EREC6) after 31 December 2020	7

Data quality report output by single position



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ENGAGE Portal output: EU Taxonomy alignment report (2/2)



Portfolio Name
Portfolio Date (DD-MM-YY)

Example Portfolio 2024
01-08-2024

Total # of Loans
Total # of Building Units
Total Balance
TSC passed %

1300
1100
€444,600,000.00
0.00%

			TSC assessment*						TSC pass Total Portfolio											
Section	Economic Activity	Subsection	SCC (check passed)			DNSH* (check) passed			TSC Passed (SCC + DNSH)			SCC (check passed)			DNSH (check) passed			TSC Passed (SCC + DNSH)		
			# of loans	# of Building Units	Balance	# of loans	# of Building Units	Balance	# of loans	# of Building Units	Balance	% of all loans	% of total Building ut	% of total Balance	% of total loans	% of total Building ut	% of total Balance	% of total loans	% of total Building ut	% of total Balance
7.1	Construction of new buildings																			
7.2(1)	Renovation of existing buildings	Major Renovations																		
7.2(2)		Reduction of (net) Primary Energy Demand																		
7.3	Installation, maintenance and repair of energy efficiency equipment																			
7.4	Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)																			
7.5	Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings																			
7.6	Installation, maintenance and repair of renewable energy technologies																			
7.7(1)	Acquisition and ownership of buildings	Buildings built before 31 December 2020: building has at least an Energy Performance Certificate (EPC) class A																		
7.7(1a)		Buildings built before 31 December 2020 - Alternative: building is within Top 15%																		
7.7(2)		Buildings built after 31 December 2020																		
Total																				

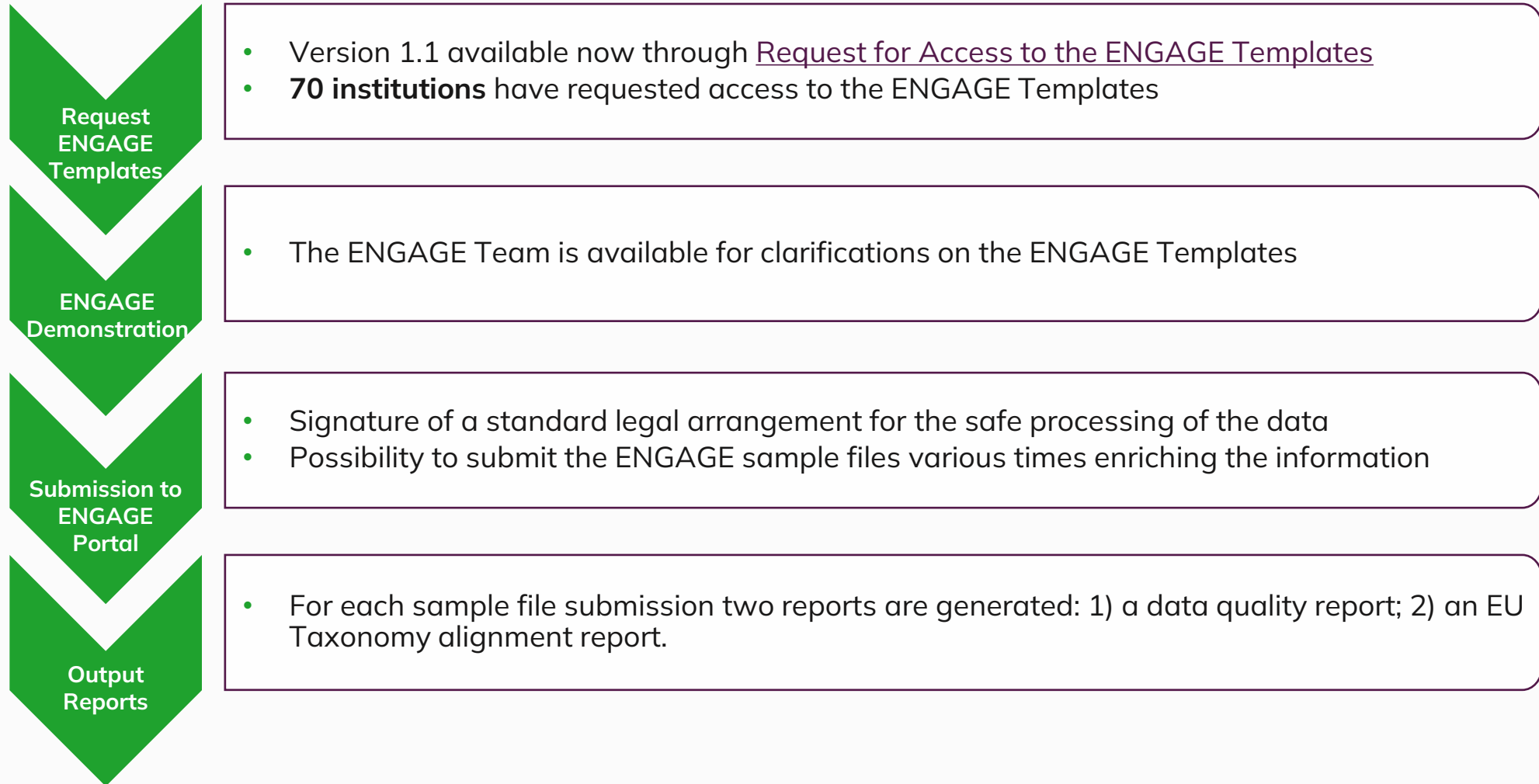
ENGAGE – EU Taxonomy alignment report with a breakdown of Technical Screening Criteria assessment per economic activity



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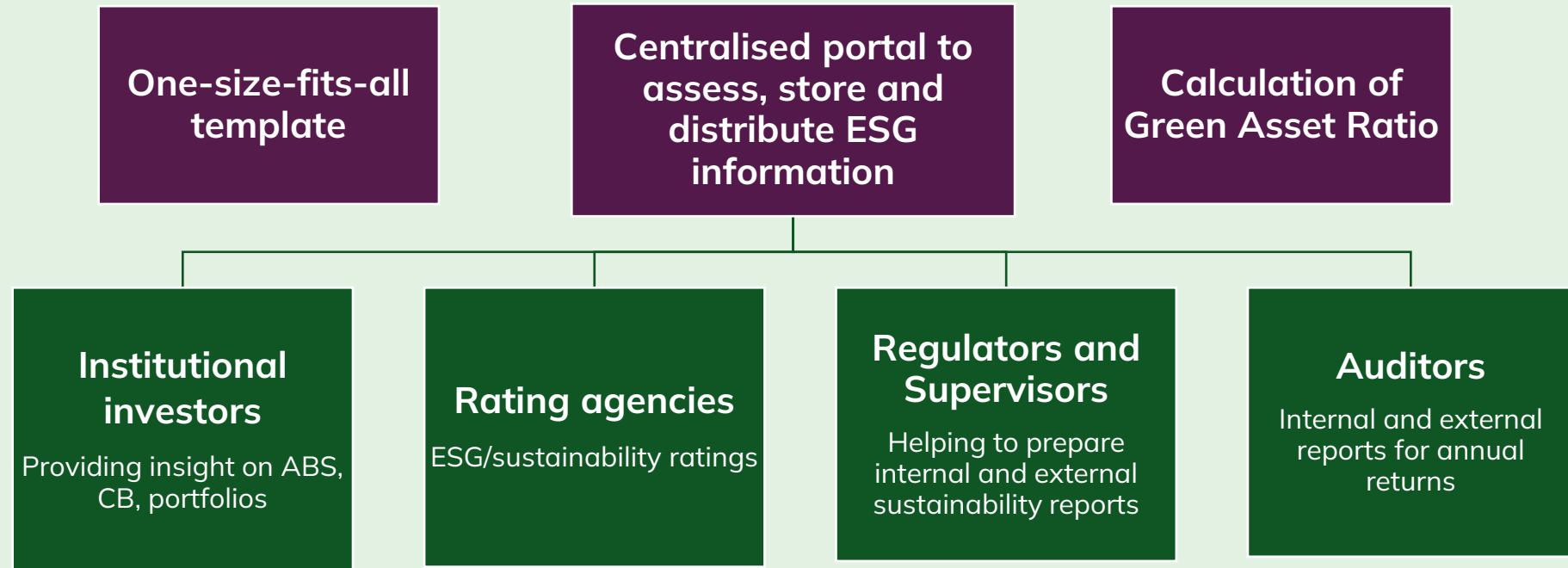


Free ENGAGE trial period until October 2025





ENGAGE for ESG: main success factors



Upcoming Events & Latest Developments

2025 ENGAGE for ESG webinar series



Register here: [2025 ENGAGE Webinar Series: Session IV – ENGAGE4ESG](#)

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The Quarterly Newsletter



Scan the QR Code to stay up to date on ENGAGE for ESG project updates, research insights, and upcoming workshops & events.



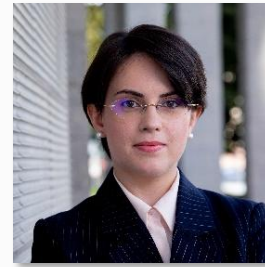
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