



# ENGAGE for ESG: a simple solution for ESG reporting

---

Tuesday, 24 June 2025



Co-funded by the  
European Union





# Today's Speakers



**Marco Angheben**  
Head of Business Development &  
Regulatory Affairs  
European DataWarehouse  
ENGAGE Project Coordinator

---



**Ana Martínez-Pina**  
Partner of Banking and  
Finance  
Head of Financial Regulatory  
and Insurance  
Gómez-Acebo & Pombo

---



**Vincent Mahieu**  
Head of Energy Efficiency &  
Regulatory Technology  
Hypoport

---



**Gijs Verschuur**  
Business Analyst  
Hypoport

---

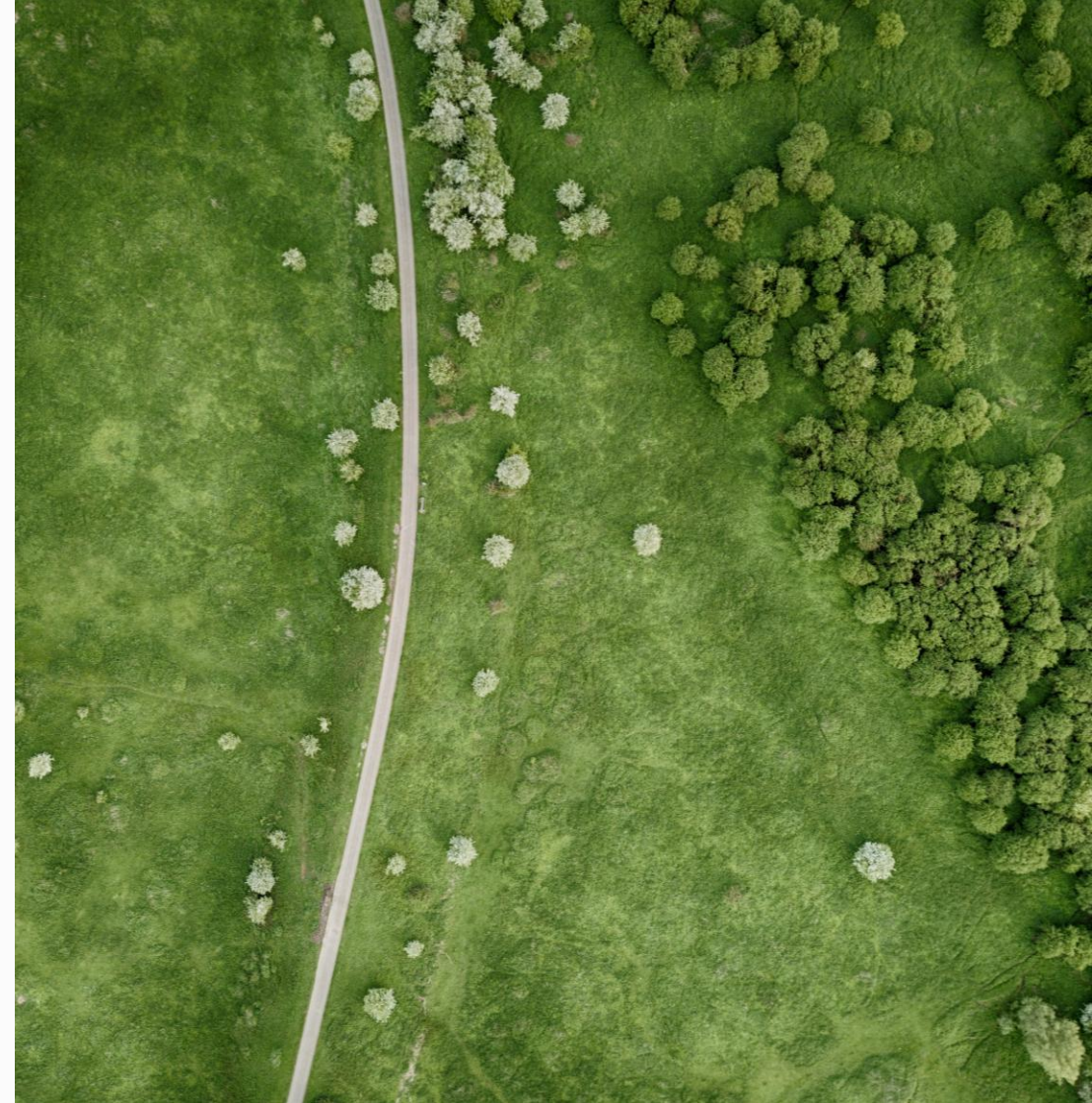






# Agenda

- I. Welcome and introduction
- II. The simplification of the ESG regulatory framework
- III. ENGAGE for ESG initiative news
  - ENGAGE White Paper on the Roadmap for EU Sustainable Finance Requirements
  - Regulatory developments relevant for ENGAGE: the DG FISMA Sustainability update and the Securitisation Regulation review
- IV. The ENGAGE Portal update
- V. What's next
  - How to become an ENGAGE Trial User
  - Upcoming events





# I. Welcome & Introduction

---

Marco Angheben

European DataWarehouse





# 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. in compliance with the **Energy Performance of Buildings Directive**; and
    3. the **General Data Protection Regulation**.

EUROPEAN  
DATAWAREHOUSE



UCI

woonnu



Università  
Ca' Foscari  
Venezia



Co-funded by the  
European Union





# ENGAGE for ESG: a comprehensive solution

*"We do not know what data is needed for EU Taxonomy Alignment"*

*"What data is needed to gain insights into the renovation potential?"*

*"How does this portfolio compare to other portfolios?"*

*"Which portfolio has the best renovation performance?"*

*"We have a mandate to fund EU Taxonomy aligned renovation investments but we have a challenge in identifying eligible investments"*

**Physical risks**

**Green Asset Ratio  
calculation**

**Transition risks  
management**

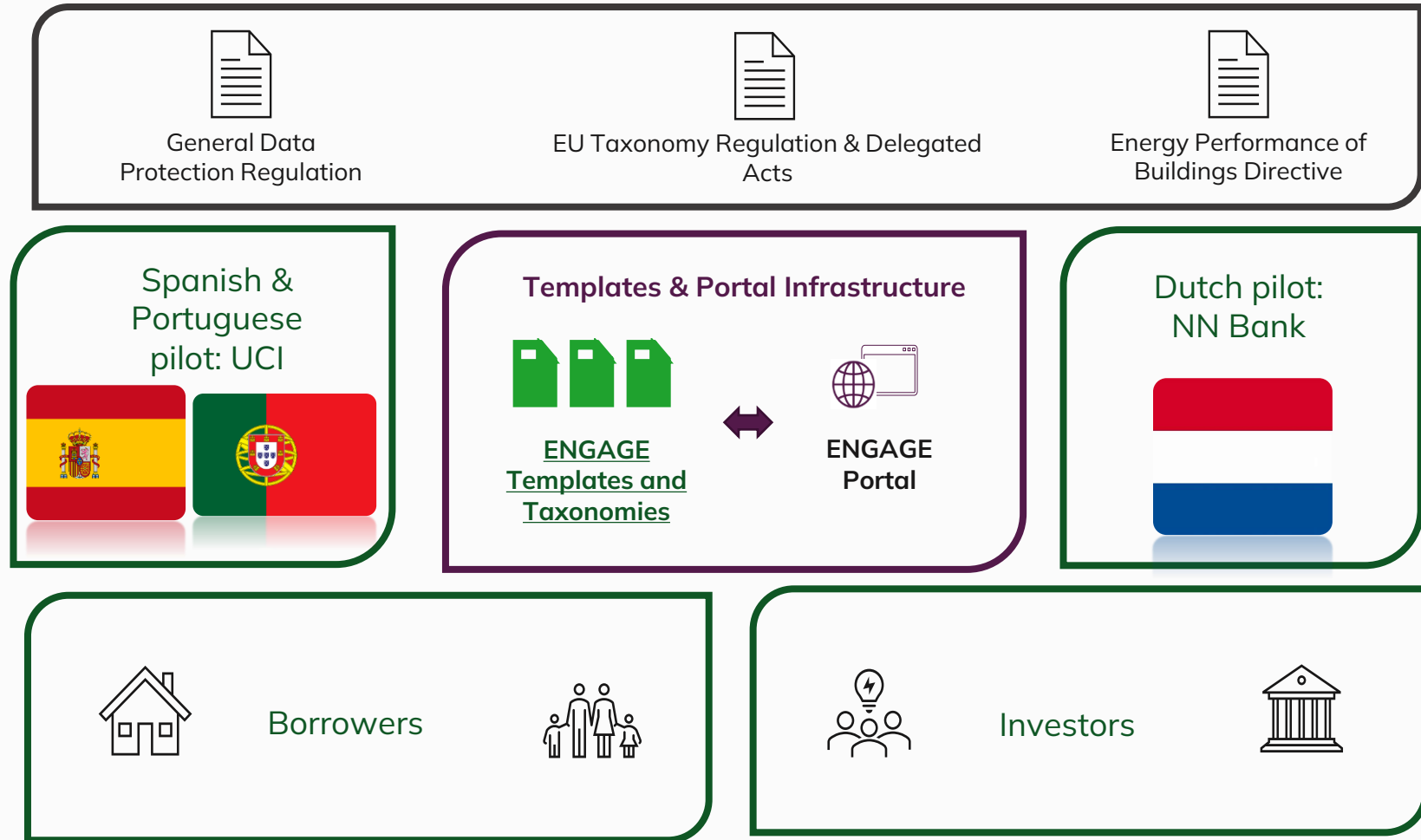




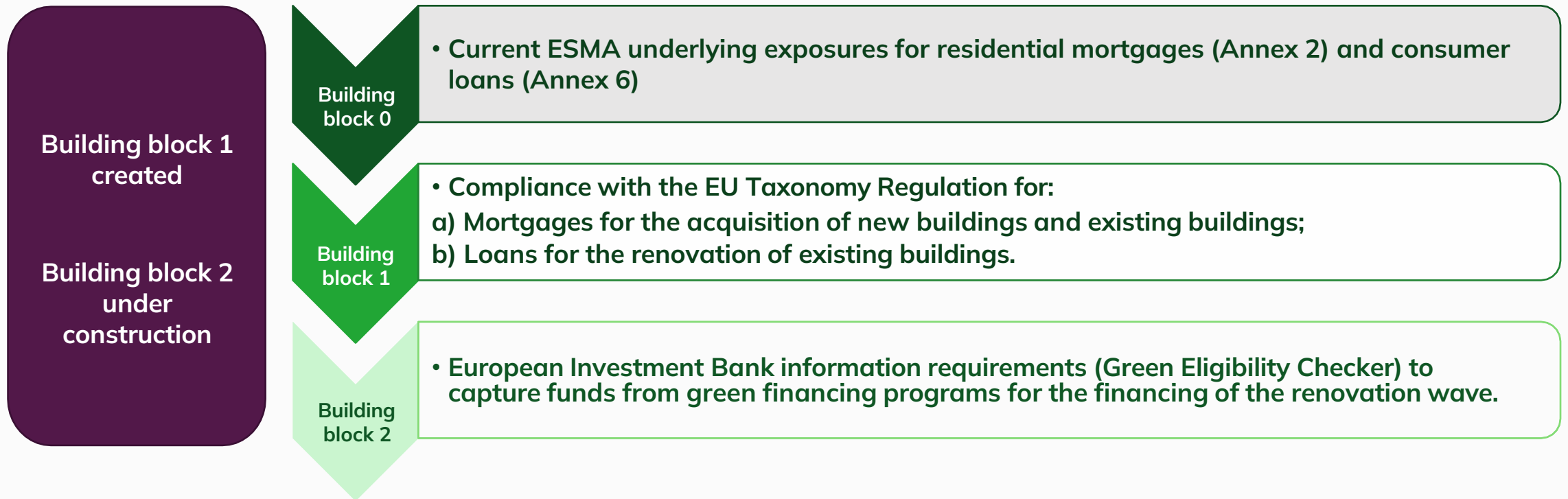
# ENGAGE for ESG initiative description

Two main pillars:

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



# The ENGAGE Templates: structure







# The Spanish Intellectual Property Register recognises the originality of the ENGAGE Templates

- *The Spanish Intellectual Property Register has approved the registration of the ENGAGE Templates, confirming their status as an original and protected intellectual creation.*
- *Developed by European DataWarehouse and Hypoport under the ENGAGE for ESG Activation Investments initiative, the Templates have now received formal recognition, reinforcing their uniqueness as a one-of-a-kind industry standard.*
- *The registration not only recognises the originality of the ENGAGE Templates but also provides a secure foundation for their broader dissemination and use by formally establishing their protected status and validating their credibility as a trusted tool for regulatory compliance and ESG data harmonisation.*





# ENGAGE Expert Group created



- In June 2025, the ENGAGE for ESG initiative set up its Expert Group.
- The newly formed Expert Group brings together prominent representatives from the **European Investment Bank (EIB)**, **Banque de France**, and **Banco de España**.
- The Group will focus on the **optimisation of the ENGAGE Templates and Portal** to serve key stakeholders more effectively and to support the meaningful implementation of the EU Taxonomy Regulation.







# II. The simplification of the ESG regulatory framework

---

Ana Martínez-Pina

Gómez-Acebo & Pombo



# THE SIMPLIFICATION OF REGULATORY FRAMEWORK: Omnibus Package

---

24 June 2025



G A \_ P  
Gómez-Acebo & Pombo





# Content

**01** Introduction

---

**02** What is Omnibus?

---

**03** Omnibus I: on corporate reporting, due diligence, carbon offsetting

---

**04** Reactions

---

**05** Reflections

---

- **New European legislature: strengthening competitiveness**

- **Draghi and Letta Report:**

1. Fostering innovation

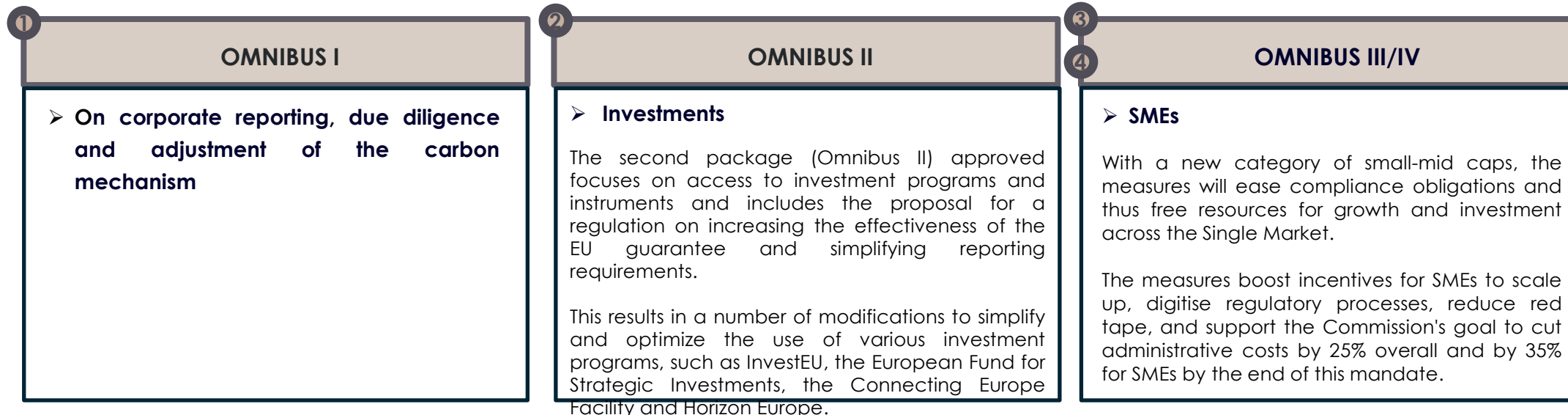
2. Continuing with the decarbonization agenda

3. Strengthening economic security

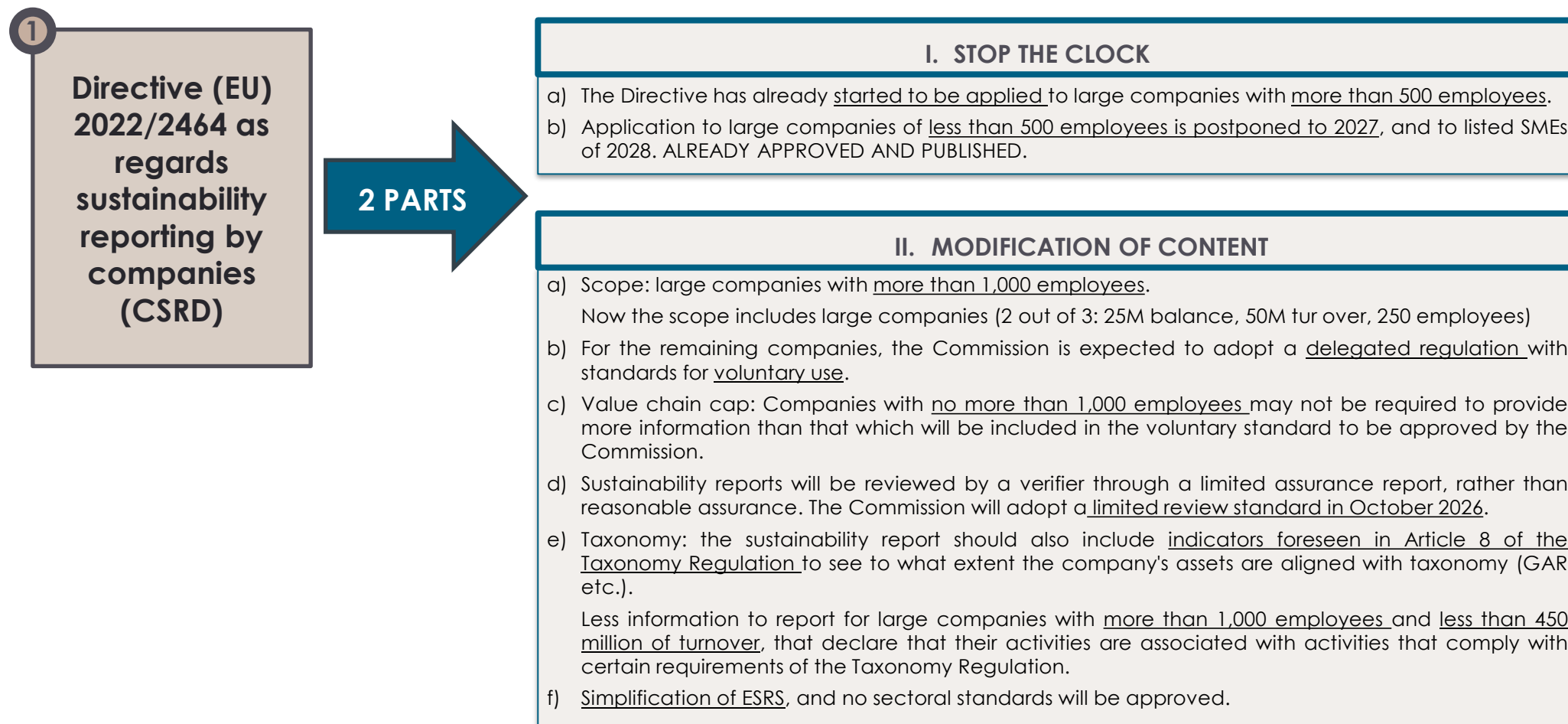
- **To this end: reducing the bureaucratic burden and simplifying regulations**

A SET OF LEGISLATIVE PACKAGES AIMED AT SIMPLIFYING REGULATIONS TO BOOST COMPETITIVENESS AND ATTRACT INVESTMENT

FOUR PACKAGES HAVE BEEN RELEASED SO FAR

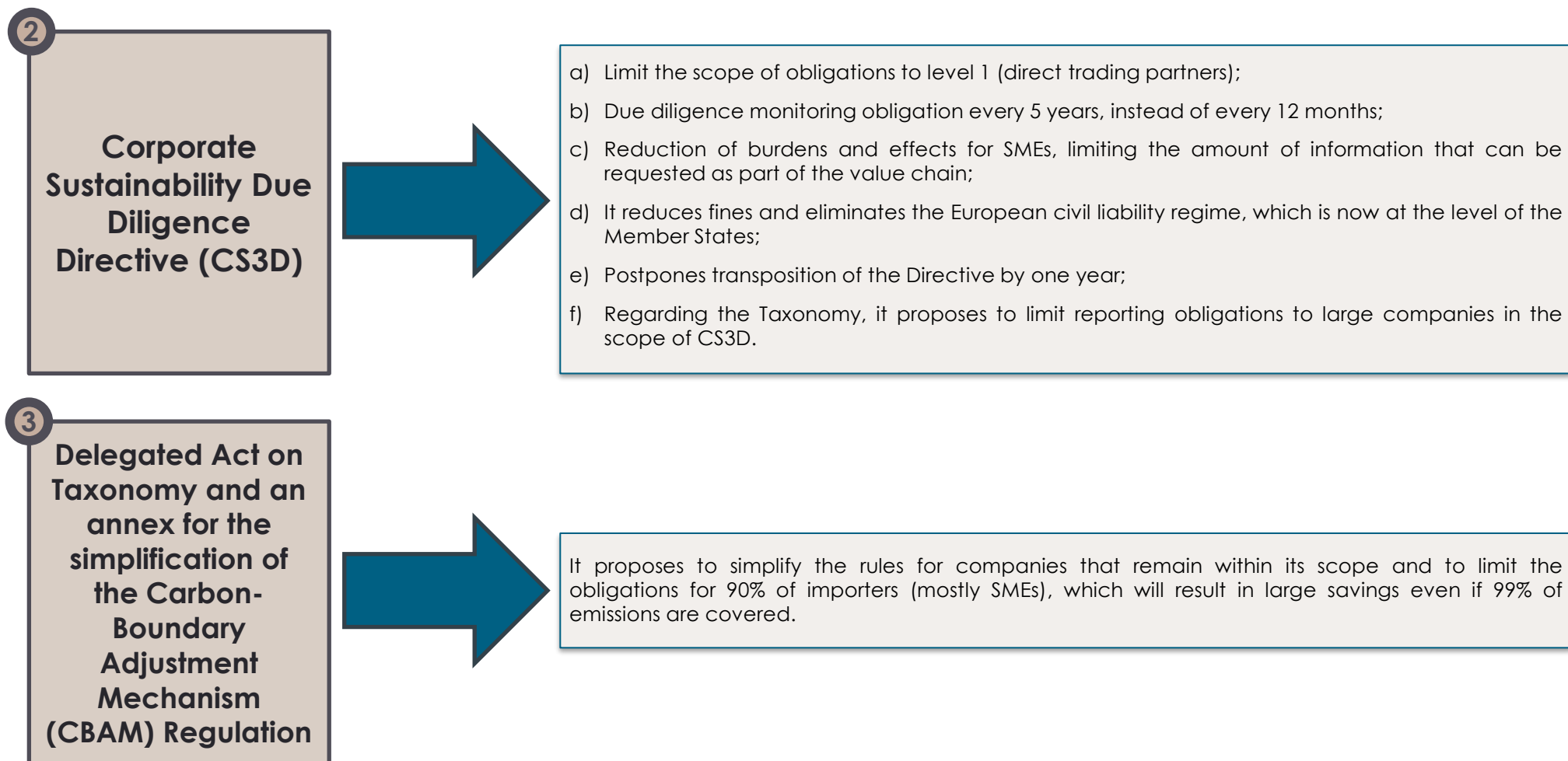


# Omnibus I: on corporate reporting, due diligence, carbon offsetting





# Omnibus I: on corporate reporting, due diligence, carbon offsetting



## IN CONNECTION WITH THE PROCESSING OF OMNIBUS PACKAGE I

**The European  
Central Bank  
published an  
Opinion on May 8**

- a) Maintain broad company coverage.
- b) Include more companies: recommending that all companies with 500 or more employees (instead of 1,000) report according to a simplified standard for medium-sized companies.
- c) Not relying on voluntary reporting under the VSME.
- d) Retain key ESRS data: retain most climate (ESRS E1) and biodiversity-related (ESRS E4) indicators.

**Member States**

- a) Differences persist among member states.
- b) Italy and Spain advocating the introduction of an intermediate category of companies with lighter obligations.
- c) Germany, France, Czech Republic and Luxembourg proposing to raise the thresholds even higher.
- d) According to the information available, most Member States would support the EC proposal.



The EU makes it clear that the objectives of the European Green Pact remain unchanged, not a step backwards



Simplification is welcome, although it is a time of uncertainty



A voluntary simplified framework can be positive



# III. ENGAGE for ESG initiative news

---

Marco Angheben (European DataWarehouse)

Vincent Mahieu (Hypoport)







# ENGAGE White Paper on the Roadmap for EU Sustainable Finance Requirements

- On 17 June 2025, the ENGAGE Consortium published the “White Paper on the Roadmap for EU Sustainable Finance Requirements”.
- The White Paper provides with an **update on the key EU regulations impacting on sustainable finance disclosures** and presents the **benefits of the ENGAGE solutions** when facing ESG reporting and risk management processes.
- The White Paper:
  - Clarifies regulatory complexity and anticipated changes in 2025;
  - Proposes realistic, future-proof data requirements aligned with the EU Taxonomy and the EPBD IV;
  - Shares early learnings from the two ENGAGE pilots using the ENGAGE Templates.



Co-funded by the  
European Union



June 2025

## White paper on the roadmap for EU sustainable finance requirements

ENGAGE Consortium



Co-funded by the European Union, LIFE programme grant agreement Number: 101075995  
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.

Full document available at:  
<https://engage4esg.eurodw.eu/engage-d3-3-white-paper-on-the-roadmap-for-eu-sustainable-finance-requirements/>



# Relevant regulatory developments for ENGAGE: the Directorate General (DG) FISMA sustainability update

- On 21<sup>st</sup> of May DG FISMA published new details on multiple initiatives to improve and simplify the EU sustainable finance framework. Most of the items relate to the February 2025 Omnibus package, specifically, with respect to the changes to the CSRD.
- Key takeaways relevant for ENGAGE for ESG:

## ➤ EU Taxonomy

*"In parallel, the Commission is reviewing the existing EU taxonomy screening criteria, including the "do no significant harm" criteria, with the objective of updating, simplifying and enhancing their usability.*

*Tentatively, the feedback period could take place in early 2026, aiming to adopt a delegated act in the second quarter of 2026. Changes would then apply as of the reporting year 2027 (for the financial year 2026), or possibly 2026 if companies voluntarily wish to report against the revised rules. Later on, the Commission will also add new activities to the EU taxonomy taking into account Commission priorities and industry demands.*

*The Commission is also reviewing the EU taxonomy disclosures rules with a simplification objective. The timeline for this revision has not yet been determined."*

**We plan to directly incorporate this in the ENGAGE Templates early 2026**

## ➤ SFDR

*"The Commission has also been reviewing the Sustainable Finance Disclosure Regulation (SFDR). The review looks at issues such as legal certainty, usability and how the regulation can play its part in tackling greenwashing. It will take into account input from stakeholders who took part in two consultations that were carried out in 2023 together with other input received since then. A proposal revising the SFDR is planned in the Commission work programme for the **fourth quarter of 2025**".*

Source: [https://finance.ec.europa.eu/news/sustainable-finance-2025-05-21\\_en](https://finance.ec.europa.eu/news/sustainable-finance-2025-05-21_en)





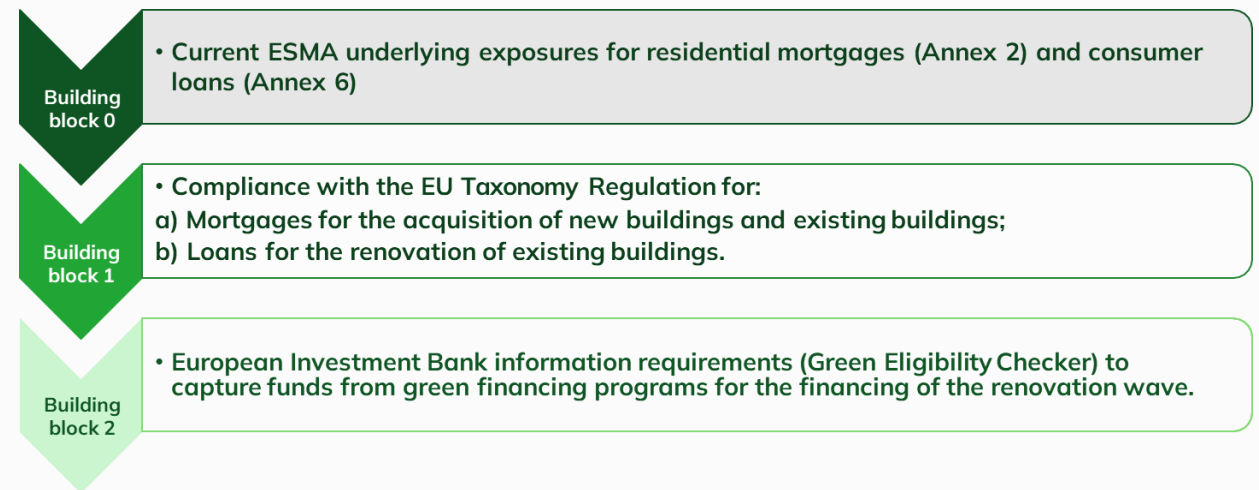
# Relevant regulatory developments for ENGAGE: the Directorate General (DG) FISMA sustainability update





# Relevant regulatory developments for ENGAGE: the Securitisation Regulation review

- On 17 June 2025, the European Commission adopted a package of measures seeking to facilitate securitisation activity in the EU while continuing to safeguard financial stability.
- The proposal adopted by the Commission included targeted amendments to the Securitisation Regulation and to the Capital Requirements Regulation.
- Given that the ENGAGE Templates are building on the ESMA templates for securitisation transactions, the changes to the Securitisation Regulation may have an impact on the ENGAGE Templates.



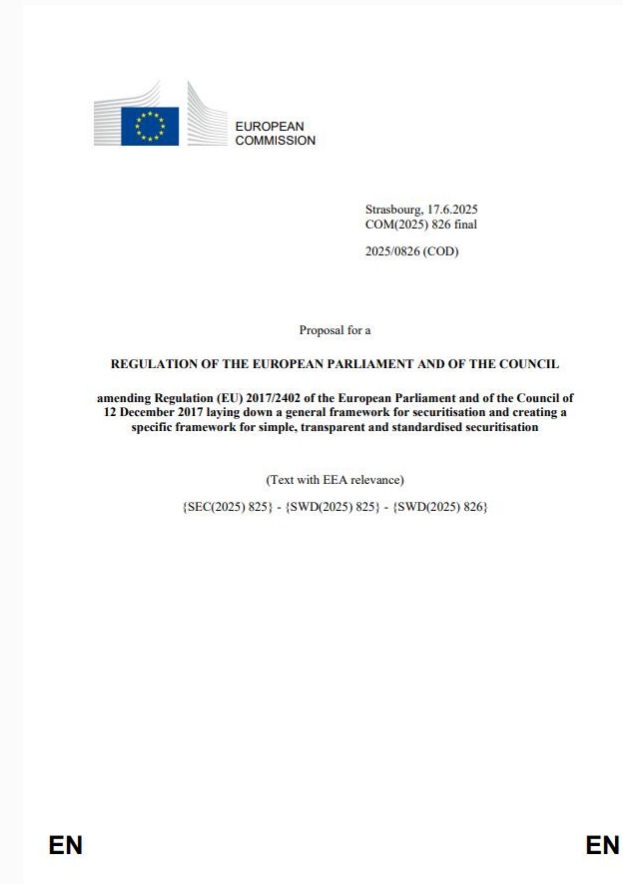
Source: The ENGAGE Templates structure





# Relevant regulatory developments for ENGAGE: the Securitisation Regulation review

- To lower the reporting burden on issuers, the Commission suggests **simplifying the reporting templates**. The review of the reporting templates will be carried out by the European Banking Authority, in close cooperation with the other two European Supervisory Authorities working together in the Joint Committee.
- In particular, **the Commission recommends reducing the number of required fields by at least 35%, or more where feasible**.
- The Commission proposal does not introduce any specific data fields for green securitisations and refers to the existing, voluntary EU Green Bond Standard.



Proposal document available at:  
[https://finance.ec.europa.eu/publications/commission-proposes-measures-revive-eu-securitisation-framework\\_en](https://finance.ec.europa.eu/publications/commission-proposes-measures-revive-eu-securitisation-framework_en)





# IV. The ENGAGE Portal

---

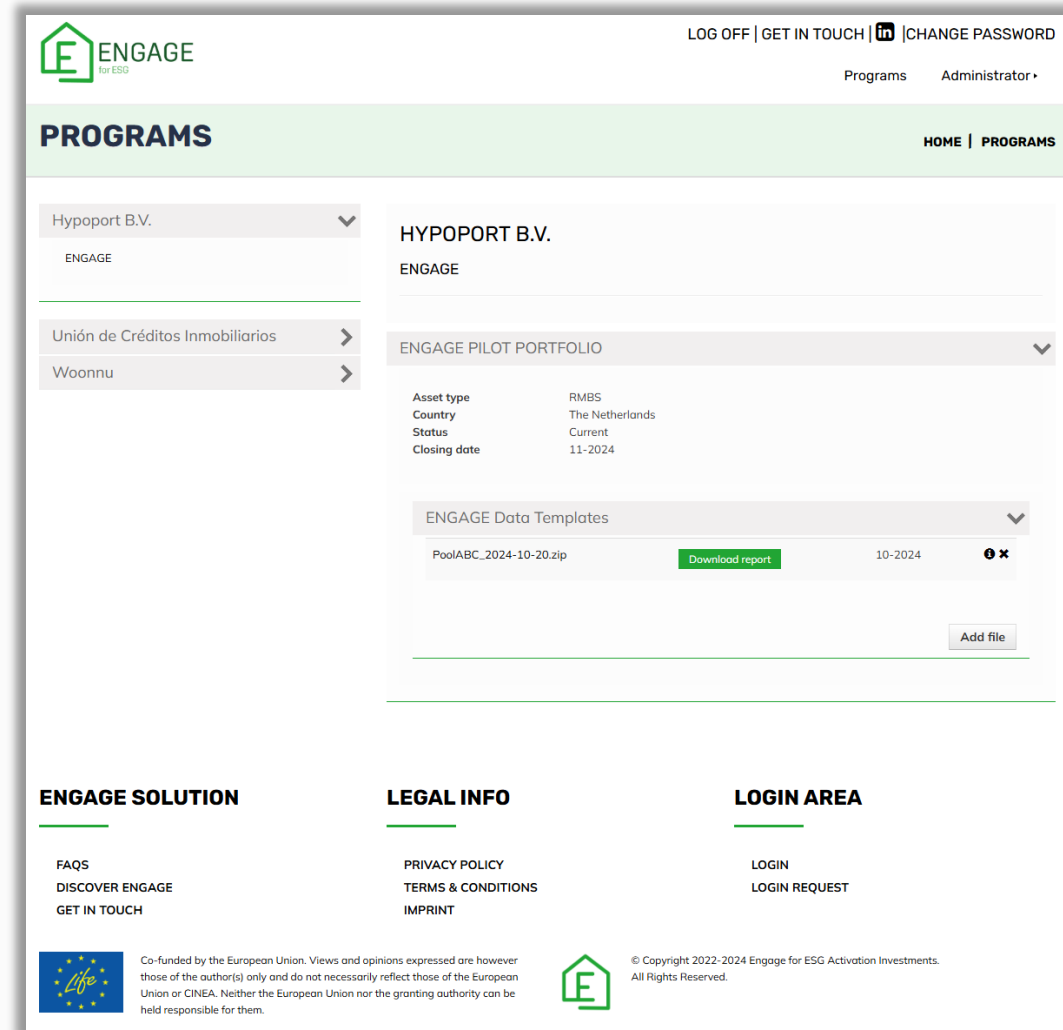
Gijs Verschuur


Hypoport



# The ENGAGE Portal

- The ENGAGE Portal will enable 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 will enable 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, 'Programs' and 'Administrator' links are visible. The main header is 'PROGRAMS' with a 'HOME | PROGRAMS' breadcrumb. A sidebar on the left shows a dropdown menu with 'Hypoport B.V.' (selected), 'ENGAGE', 'Unión de Créditos Inmobiliarios', and 'Woonnu'. The main content area shows 'HYPOPORT B.V. ENGAGE' and a table for 'ENGAGE PILOT PORTFOLIO'. The table has columns for 'Asset type', 'Country', 'Status', and 'Closing date', with values: 'RMBS', 'The Netherlands', 'Current', and '11-2024'. Below the table is a section for 'ENGAGE Data Templates' with a dropdown menu. A table shows a template 'PoolABC\_2024-10-20.zip' with a 'Download report' button, the date '10-2024', and an 'Add file' button. 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 bottom left is the 'Life' logo and text: 'Co-funded by the European Union'. At the bottom right is the ENGAGE logo and text: '© Copyright 2022-2024 Engage for ESG Activation Investments. All Rights Reserved.'





# 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



Co-funded by the  
European Union



# 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\*

SCC (check passed)

# of loans

# of Building Units

Balance

DNSH\* (check) passed

# of loans

# of Building Units

Balance

TSC Passed (SCC + DNSH)

# of loans

# of Building Units

Balance

TSC pass Total Portfolio

SCC (check passed)

% of all loans

% of total Building units

% of total Balance

DNSH (check) passed

% of all loans

% of total Building units

% of total Balance

TSC Passed (SCC + DNSH)

% of all loans

% of total Building units

% of total Balance

Section

Economic Activity

Subsection

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

First overview of the ENGAGE – EU Taxonomy alignment report. Portraying a breakdown of Technical Screening Criteria assessment as per economic (sub) activity



Co-funded by the  
European Union





# The ENGAGE Portal – Upcoming features

## Notifications for non-uploaders

- Subscribe to programs or portfolios to get informed when a new report is ready



## Ability to upload draft files

- Using the portal as a safe repository for “in progress” files




## ENGAGE Templates Version 1.2


- Data quality rules for renovation loans under implementation

User manual  
available to guide  
trial users through all  
the Portal features



# The gate to the ENGAGE Portal





GET IN TOUCH | 

LOGIN


HOME | LOGIN

LOGIN TO YOUR ACCOUNT

Email

Password

☐ I'm not a robot



reCAPTCHA  
[Privacy](#) - [Terms](#)

LOGIN

FORGOT YOUR PASSWORD?

No worries, click [here](#) to reset your password.

ENGAGE SOLUTION

FAQS

DISCOVER ENGAGE

GET IN TOUCH

LEGAL INFO

PRIVACY POLICY


TERMS & CONDITIONS

IMPRINT


LOGIN AREA

LOGIN

LOGIN REQUEST



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



© Copyright 2022-2025 Engage for ESG Activation Investments.  
All Rights Reserved.

31

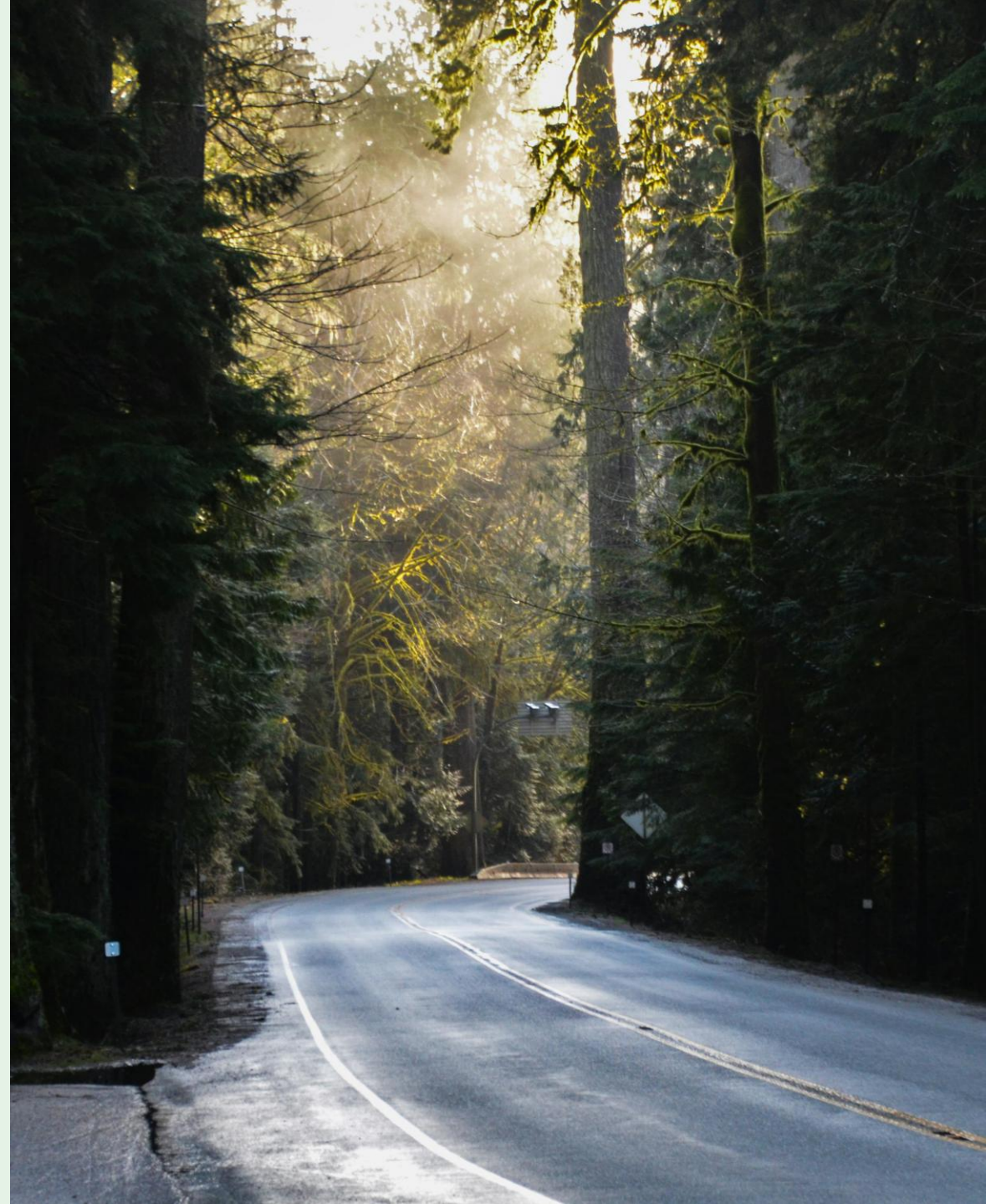


# V. What's next

---

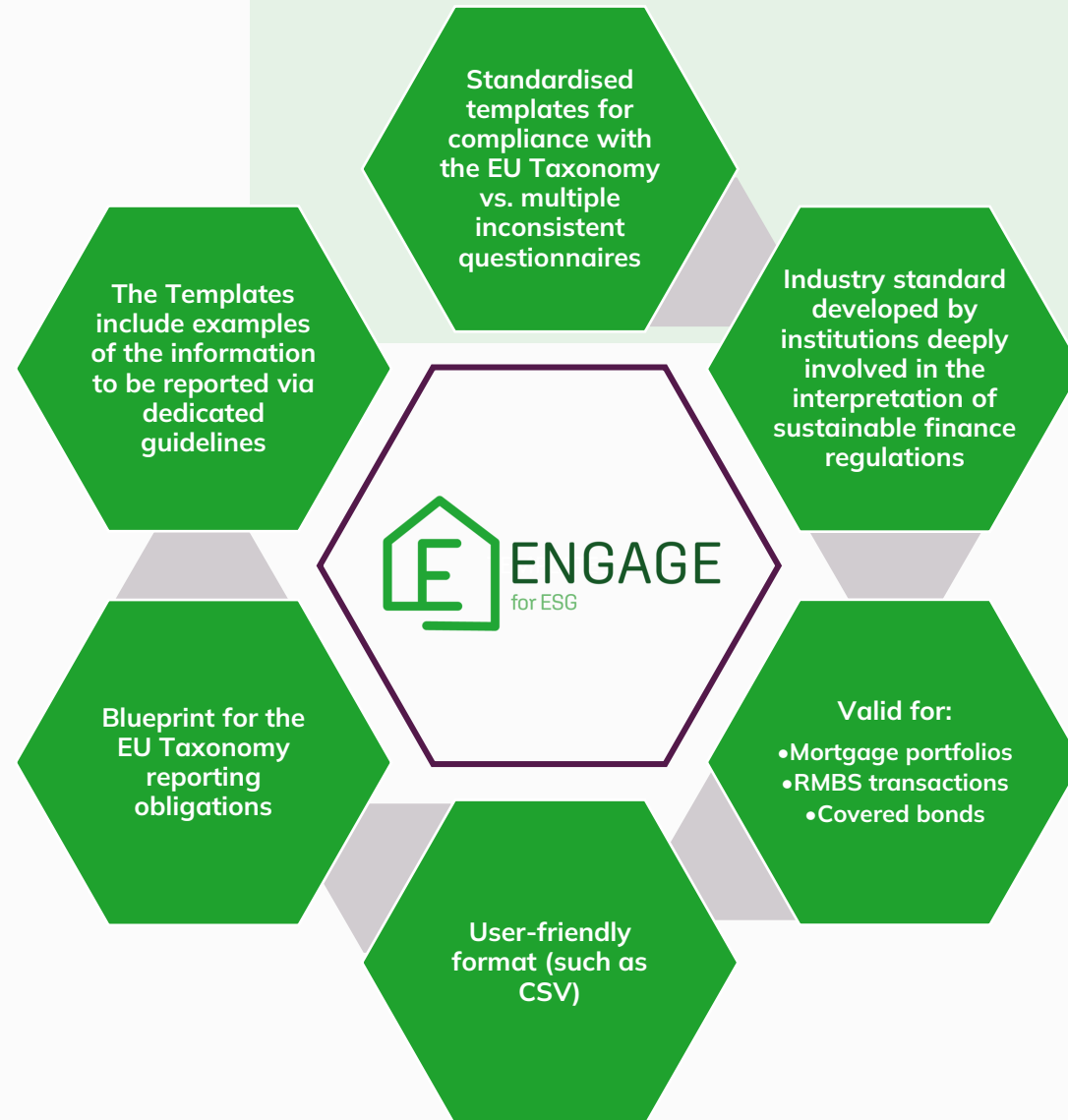
Marco Angheben

European DataWarehouse



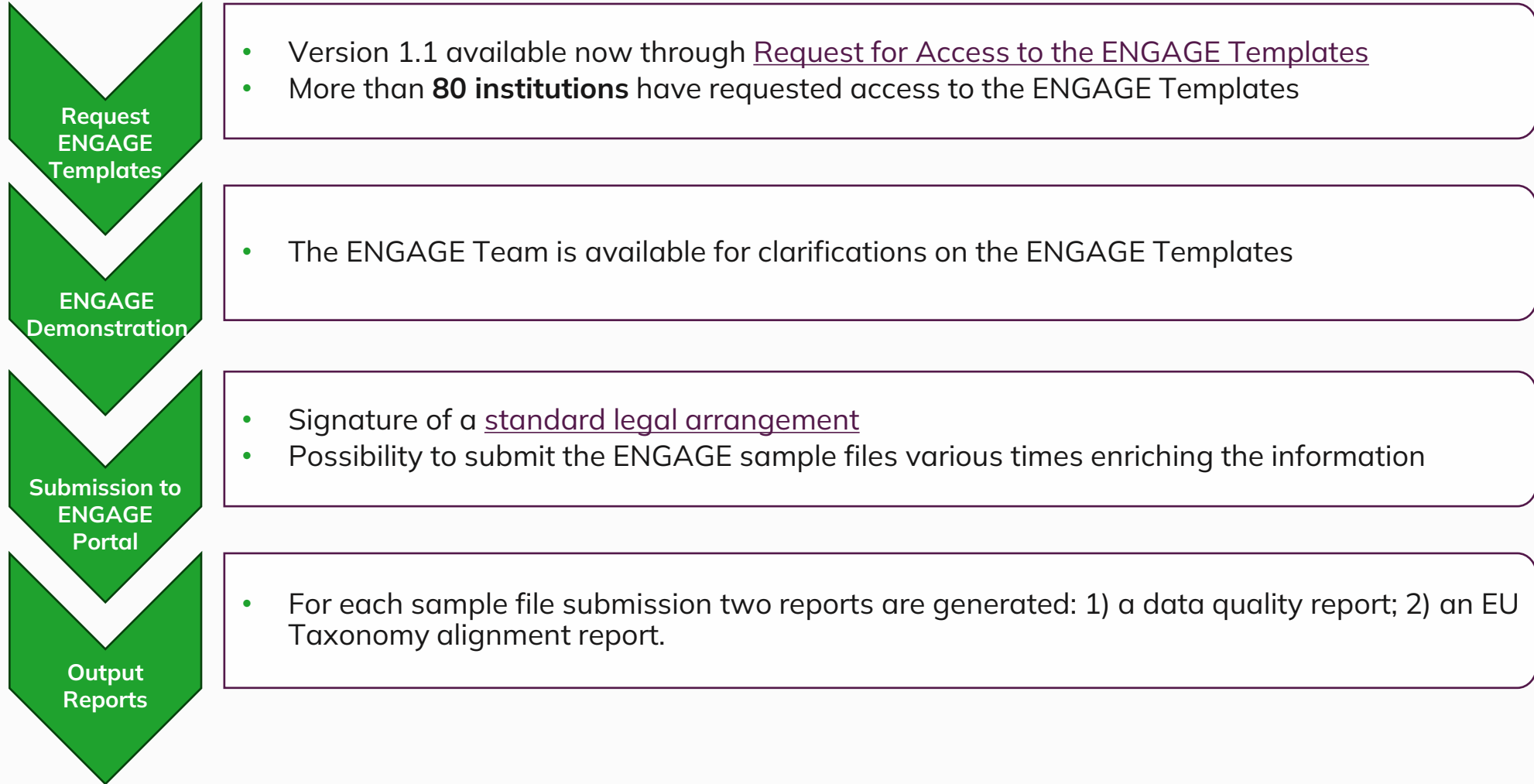


# Why become a Trial User via the Portal





# Free ENGAGE trial period until June 2026







# Upcoming in-person event

- The ENGAGE solution for the simplification of ESG reporting
- **Date:** Wednesday, 24 September 2025 at 14:30
- **Venue:** Scuola Grande di San Giovanni Evangelista  
San Polo 2454  
30125 Venice

Stay tuned through the ENGAGE communication channels:  
more details to come!



Co-funded by the  
European Union



# Next ENGAGE webinar

- Date: Thursday, 30 October 2025 at 15:00 (CET)



Registrations open via: [2025 Engage for ESG Webinar Series](#)



Co-funded by the  
European Union



**Happy summer break  
on behalf of the  
ENGAGE Consortium!**



Co-funded by the  
European Union





This presentation (the “Presentation”) is being made available for information purposes only. No representation, warranty or undertaking, express or implied, is made as to the accuracy, completeness or appropriateness of the information and opinions contained in this Presentation. Under no circumstances shall the authors or their organisations have any liability for any loss or damage that may arise from the use of this Presentation or the information or opinions contained herein. Certain information contained in this file may include assumptions, opinions, analysis and views of the authors as of June 2025. The assumptions, opinions, analysis and views contained herein are solely opinions which are uncertain and subject to risks. The information contained herein is not intended to constitute investment, legal, regulatory, nor any other sort of advice.



**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.

**Project Coordinator:**

Marco Angheben  
marco.angheben@eurodw.eu

**ENGAGE General Contact:**

engage@eurodw.eu

**Communications**

Carla Scarsella  
carla.scarsella@eurodw.eu