



The NN Bank experience on the alignment of mortgages through the **ENGAGE** solutions

Athens, 25 June 2026



Co-funded by the
European Union





ENGAGE for ESG initiative

EUROPEAN
DATAWAREHOUSE

 Hypoport

UCI

woonnu

 Universit 
Ca' Foscari
Venezia


DEXAI
ARTIFICIAL ETHICS

- Launched in November 2022 and co-funded by the European Union with a LIFE grant.
- The ENGAGE for ESG initiative provides a simple solution for ESG reporting for mortgages and home renovation loans.
- Three new ENGAGE Portal users in the Netherlands, France and Belgium – more to come!

 onesto
woonkrediet dat iedereen kansen biedt

 Fideo

 Dominvest

CPEA
Climate Positive Europe Alliance



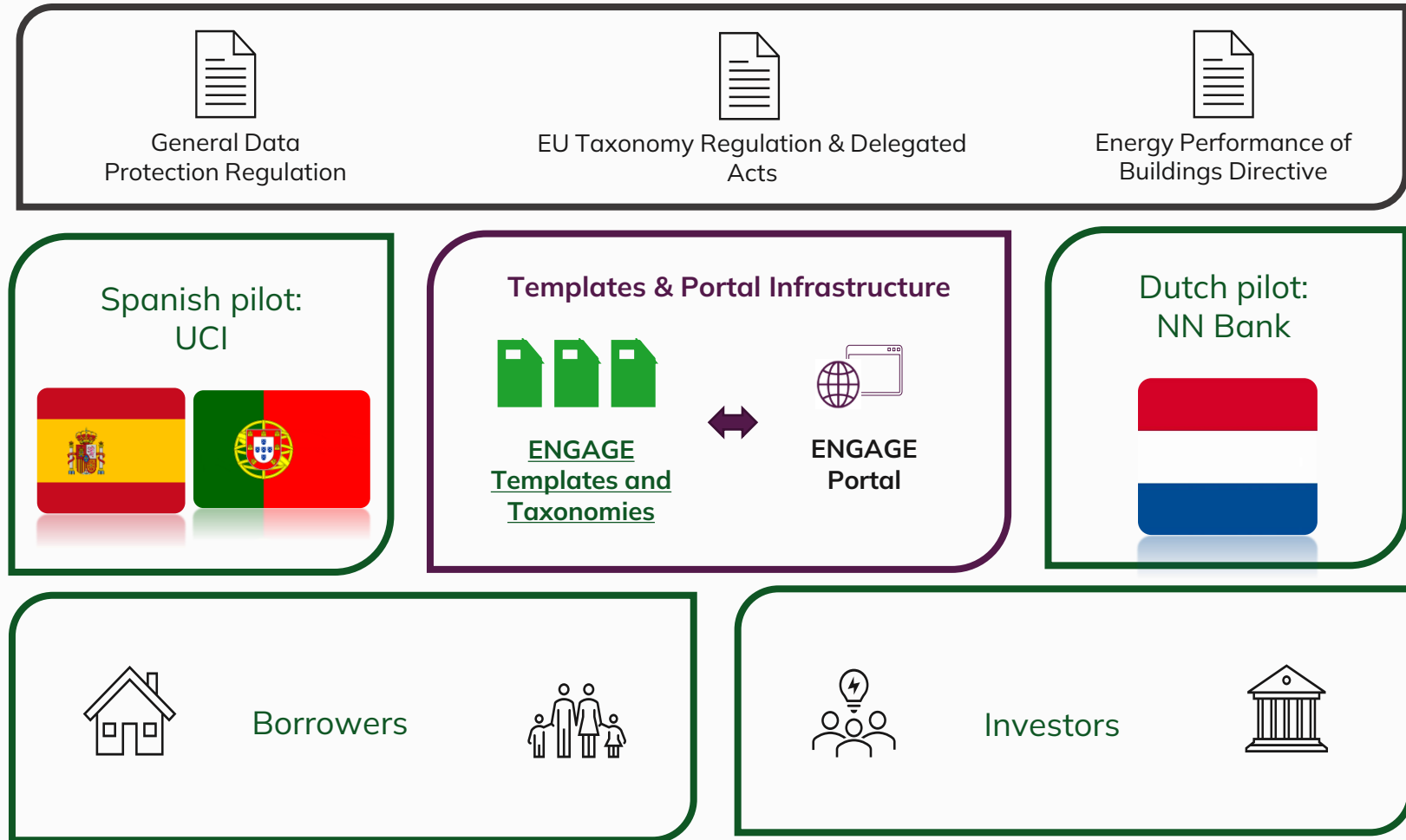
Co-funded by the
European Union



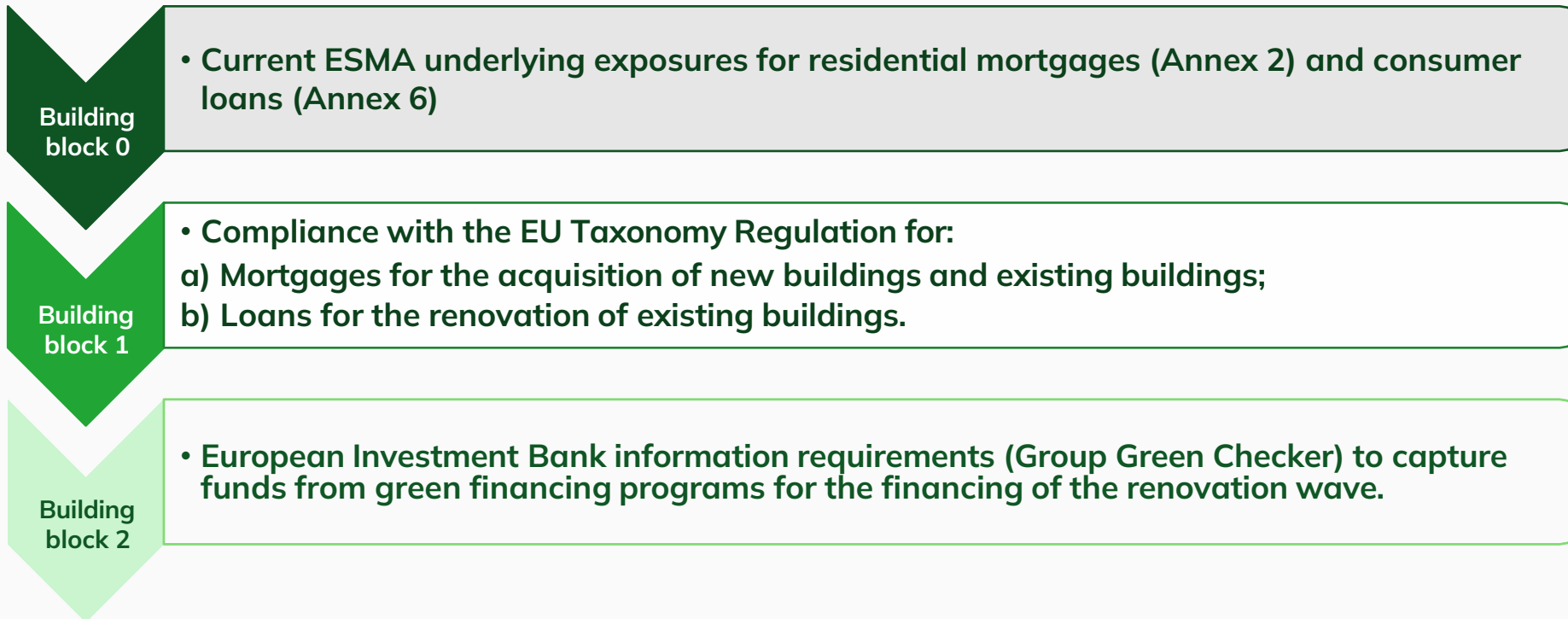
ENGAGE for ESG initiative description

Two main pillars:

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



The ENGAGE Templates: structure





The ENGAGE proposal: a limited number of data fields to check EU Taxonomy compliance

Green: the minimum data needed for SCC checks

Purple: minimum data for the DNSH check

Blue: PCAF / CO2 financed emissions

	FIELD CODE	CONTENT TO REPORT	Section 7.7.1 - EPC class A	Section 7.7.1 - Top 15%	Section 7.7.2 10% lower NZEB
Identifiers	EREC4	General Activity Designation	Y	Y	Y
SCC 7.7	EREC5	Construction Year	Y	Y	Y
	EREC7	Energy Performance Certificate (EPC) class	Y		
	EREC8	Estimated or officially produced EPC	Y		
	EREC9	Issuance date of most recent EPC	Y		Y
	EREC10	EPC original validity	Y		
	EREC14	Primary Energy Demand (PED) of the building			Y
	EREC18	Nearly zero-energy building (NZEB) threshold			Y
	EREC21	Building unit in top 15% indicator		Y	
	EREC23	Top 15% Object Reference Value		Y	
	EREC24	Top 15% Object Threshold Value		Y	
DNSH	EREC25	DNSH EO2 Indicator	Y	Y	Y
Financed Emissions	EREC36	Financed CO2 emission	Y	Y	Y
	EREC37	Surface area	Y	Y	Y
	EREC38	GHG Data Score	Y	Y	Y
	EREC39	GHG Emission Factor	Y	Y	Y

7

6

6

Number of fields needed for the EU Taxonomy check



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 | [LinkedIn icon] | CHANGE PASSWORD' are on the right. Below the logo, 'Programs' and 'Administrator' are listed. The main header is 'PROGRAMS' with a 'HOME | PROGRAMS' breadcrumb. A sidebar on the left shows a dropdown menu with 'Hypoport B.V.' selected, and below it, 'ENGAGE', 'Unión de Créditos Inmobiliarios', and 'Woonnu'. The main content area shows 'HYPOPORT B.V. ENGAGE' and a dropdown for 'ENGAGE PILOT PORTFOLIO'. Below this, a table lists asset details: Asset type (RMBS), Country (The Netherlands), Status (Current), and Closing date (11-2024). There is a section for 'ENGAGE Data Templates' with a table showing a file 'PoolABC_2024-10-20.zip' with a 'Download report' button and a date '10-2024'. An 'Add file' button is at the bottom right of this section. The footer is divided into three columns: 'ENGAGE SOLUTION' with links 'FAQS', 'DISCOVER ENGAGE', and 'GET IN TOUCH'; 'LEGAL INFO' with links 'PRIVACY POLICY', 'TERMS & CONDITIONS', and 'IMPRINT'; and 'LOGIN AREA' with links 'LOGIN' and 'LOGIN REQUEST'. At the bottom left is the 'Life' logo with the text 'Co-funded by the European Union'. At the bottom center is a disclaimer: '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.' At the bottom right is the ENGAGE logo and copyright text: '© Copyright 2022-2024 Engage for ESG Activation Investments. All Rights Reserved.'



Co-funded by the
European Union



ENGAGE for ESG: main success factors

→ Building on the existing ESMA Templates



A one-size-fits-all solution

→ Access ESG information at loan-level



A centralised platform

→ Receive **data quality** and **EU Taxonomy alignment** information



Twofold ready-to-use reports



ENGAGE for ESG and CPEA collaboration

- In May 2026, the Climate Positive Europe Alliance (CPEA) accessed the ENGAGE Portal as a data user to run a pilot exercise over the data uploaded by Unión de Créditos Inmobiliarios (UCI).
- CPEA work follows a pan-European approach, building a bridge between policy and practice. It wants to accelerate market transformation towards a sustainable, zero-carbon built environment that is fully aligned with the Paris Agreement and the UN Sustainable Development Goals.
- The full press release is available at:
<https://engage4esg.eurowd.eu/climate-positive-europe-alliance-accesses-the-engage-portal-as-a-data-user/>



Climate Positive Europe Alliance accesses the ENGAGE Portal as a data user

FRANKFURT – 16 JUNE 2026

The ENGAGE for ESG Consortium is delighted to announce that the **Climate Positive Europe Alliance** (CPEA Aisbl) has joined **ENGAGE for ESG** as a data user.

In late May 2026, CPEA gained access to the data published by Unión de Créditos Inmobiliarios (UCI) on the ENGAGE Portal to conduct a pilot exercise, assessing the feasibility of evaluating the CPEA Standard Taxonomy verification on UCI green RMBS transactions.

The ENGAGE Portal provides dedicated private areas for lending institutions to upload the ENGAGE Templates and other documents, and allows deal owners to grant access to third parties to their data.

The access of CPEA to the UCI data marks a milestone in the ENGAGE Portal deployment roadmap and highlights the importance of sustainability data availability in a consistent and harmonised manner through a centralised system.

"The ENGAGE Portal access for third institutional parties interested in the assessment of residential mortgage portfolio pools, RMBS or covered bond transactions is a key achievement of the ENGAGE for ESG initiative", said **Marco Angheben**, ENGAGE Project Coordinator and Head of Business & Regulatory Affairs at European DataWarehouse.

"We are delighted to work with ENGAGE for ESG to foster investments in sustainable buildings. Access to the UCI Green RMBS transaction data from Portugal and Spain provides a valuable opportunity to test the data quality for our member's EU Taxonomy verification services. We see this as a start of a strong collaboration to advance standardised, harmonised and consistent European disclosure templates" said **Seema Issar**, Head of Sustainable Finance and Taxonomy at Climate Positive Europe Alliance.



State of the Dutch mortgage market

- Just over 8 million homes
- 57% privately owned
- 60% have a valid EPC
- 21% have an EPC of A or better (i.e. EU Taxonomy aligned)
- Publicly available database EP-online
- Downloadable EPC-data for banks
- 2026-2030: € 3 billion per year needed (€ 15 bn total)
- 2031-2050: € 78.5 billion needed in total





Examples of measures in place

- The law provides that consumers may borrow more (higher LTV and DTI) to make their homes more sustainable.
- Loans are available for sustainability measures at low interest rates, or sometimes even at zero interest (*Warmtefonds*).
- Government subsidies and local subsidies are available.
- Banks generally offer a discount on the entire mortgage loan for homes with an energy label A.
- Many online tools are available to provide an indication of the costs of making a home more sustainable.
- Banks point out the benefits of sustainability to customers, such as lower heating costs and more comfortable living.
- Many banks offer support to help customers find the right sustainability partners and guide them through the customer journey.

Woonnu add-ons to customer journey

- Introduction of interest rate discount for better energy labels
- AI-tooling providing insight in:
 - possible home-improvements
 - costs per conversion measure
 - expected savings on energy costs
 - new label after conversion
 - interest discount on mortgage loan
 - property value increase
 - expected decrease of the fossil energy usage
- On-site visit by sustainability advisor + report and offer
- Help with applying for subsidies
- New EPC



Let op! Geld lenen kost geld

woonnu

1 Gegevens van de woning 2 Verduurzamingsmaatregelen 3 **Uitkomsten** 4 Volgende stap

Mogelijkheden om te verduurzamen voor Kastanjestraat 1, Haarlem

Huidig energielabel	Kies het nieuwe energielabel	Het totale voordeel op jaarbasis
Huidig energielabel	Kies het nieuwe energielabel	Het totale voordeel op jaarbasis
Rente	Rente	Rente
€ 18.439	€ 18.151	↓ € 288
Energiekosten	Energiekosten	Energiekosten
€ 2.494	€ 696	↓ € 1.788
Waarde stijging woning	Waarde stijging woning	Waarde stijging woning
€ 16.755	↑	↑
CO₂ uitstoot	CO₂ uitstoot	CO₂ uitstoot
7437 kg	3230 kg	↓ 57%
Gasverbruik	Gasverbruik	Gasverbruik
1488 m ³	668 m ³	↓ 55%
Elektriciteitsverbruik	Elektriciteitsverbruik	Elektriciteitsverbruik
2900 kWh	494 kWh	↓ 80%
Totale investering	Totale investering	Totale investering
€ 27.871,13	€ 27.871,13	



ENGAGE Templates data fields

ECONOMIC ACTIVITY INFORMATION	General Activity Designation						
BUILDING INFORMATION	Construction year*	Construction permit application date*					
ENERGY PERFORMANCE CERTIFICATE (EPC)	EPC class	Estimated or officially produced EPC	Issuance date of most recent available EPC registration	EPC validity length	EPC methodology	EPC status	EU-Equivalent EPC Method / EPBD-Regime
PRIMARY ENERGY DEMAND (PED)**	PED of the building	Estimated or officially produced PED	PED based on building or building unit	Nearly zero-energy building (NZEB) threshold	Climate area code	Geographic region – climate area	
TOP 15% CRITERIA	Building unit in top-15% indicator	Top15 explanatory variable	Top15 object reference value	Top15 object threshold value			
ENGAGE GOVERNANCE FILE – TOP 15% CRITERIA	Top15 document name	Top15 document issuance date	Top15 document URL	Top15 document geographic scope	Top15 numerator	Top15 denominator	Top15 methodology description
ENGAGE GOVERNANCE FILE – OTHER	Description on how Minimum Safeguards (MSS) are	URL towards MSS issuer statement	Environmental objective	Link alignment with the OECD Guidelines for Multinational	Link towards UN Guiding Principles on Business and	Link towards eight fundamental conventions (...)	

* Data can be provided, but data quality issues may exist

** For buildings with an EPC before 1-1-2021 PED data is not available

PROGRAMS HOME | PROGRAMS

Data upload entity ▼
ENGAGE

DATA UPLOAD ENTITY
ENGAGE

ENGAGE PILOT PORTFOLIO ▼

Asset type	RMBS
Country	The Netherlands
Status	Current
Closing date	8-2018

ENGAGE Data Templates ▼

 Add file

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 held responsible for them.

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

- Loan data (ESMA RREL based)
- ENGAGE collateral loan-tape (RRE: collateral loan specific file – building block 1)
- ENGAGE governance -tape (files such DNSH, minimum safeguards, top 15% etc. – building block 1)

ENGAGE EU Taxonomy alignment report

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
 50.94%

TSC assessment*

Section Economic Activity

Subsection

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.	460	411	€133,400,000.00	414	370	€120,060,000.00	411	363	€119,190,000.00
7.7(1a)		Buildings built before 31 December 2020 - Alternative: building is within Top 15%	392	301	€113,680,000.00	353	271	€102,370,000.00	349	301	€101,210,000.00
7.7(2)		Buildings built after 31 December 2020	23	22	€6,670,000.00	21	20	€6,090,000.00	21	22	€6,090,000.00
Total			875	734	€253,750,000.00	788	661	€228,520,000.00	781	686	€226,490,000.00

Extract from an ENGAGE Portal EU Taxonomy alignment report



ENGAGE EU Taxonomy alignment report

Portfolio Name *Example Portfolio 2024*
Portfolio Date (DD-MM-YY) *01-08-2024*

Total # of Loans 1300
Total # of Building Units 1100
Total Balance €444,600,000.00
TSC passed % **50.94%**

TSC pass Total Portfolio

SCC (check passed)			DNSH (check) passed			TSC Passed (SCC + DNSH)		
% of all loans	% of total Building u	% of total Balance	% of total loans	% of total Building u	% of total Balance	% of total loans	% of total Building u	% of total Balance
35.38%	37.36%	30%	31.85%	33.64%	27%	31.62%	33.00%	27%
30.15%	27.36%	26%	27.15%	24.64%	23%	26.85%	27.36%	23%
1.77%	2.00%	2%	1.62%	1.82%	1%	1.62%	2.00%	1%
67.31%	66.73%	57.07%	60.62%	60.09%	51.40%	60.08%	62.36%	50.94%

Extract from an ENGAGE Portal EU Taxonomy alignment report



ENGAGE loan-by-loan

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	RREC2	RREC3	RREC4	RREC5	RREC6	RREC7	RREC8	RREC9	RREC10	RREC11	RREC12	RREC13	RREC13_CURRENCY	RREC14	RREC15	RREC16	RREC17	RREC17_CURRENCY	RREC18	RREC19	RREC20	RREC21	RREC21_CURRENCY	RREC23	
2	10273163201	533330	533330	RBLD	NL211	FOWN	2	RHOS	EPCA	ND5	77.82	400000	EUR	FIEI	2021-07-08	ND5	400000	EUR	FIEI	2021-07-08	ND5	ND5	EUR	NGUA	
3	10273163202	533330	533330	RBLD	NL211	FOWN	2	RHOS	EPCA	ND5	77.82	400000	EUR	FIEI	2021-07-08	ND5	400000	EUR	FIEI	2021-07-08	ND5	ND5	EUR	NGUA	
4	10273163213	533330	533330	RBLD	NL211	FOWN	2	RHOS	EPCA	ND5	77.82	400000	EUR	FIEI	2021-07-08	86.35	400000	EUR	FIEI	2021-07-08	ND5	ND5	EUR	NGUA	
5	10273164701	533339	533339	RBLD	NL413	FOWN	1	RHOS	ND5	ND5	85.35	215000	EUR	FIEI	2015-12-14	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NHGX	
6	10273164702	533339	533339	RBLD	NL413	FOWN	1	RHOS	ND5	ND5	85.35	215000	EUR	FIEI	2015-12-14	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NHGX	
7	10273166402	533346	533346	RBLD	NL342	FOWN	1	RHOS	ND5	ND5	45.47	260000	EUR	FIEI	2016-03-03	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
8	10273166403	533346	533346	RBLD	NL342	FOWN	1	RHOS	ND5	ND5	45.47	260000	EUR	FIEI	2016-03-03	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
9	10273166405	533346	533346	RBLD	NL342	FOWN	1	RHOS	ND5	ND5	45.47	260000	EUR	FIEI	2016-03-03	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
10	10273168701	533364	533364	RBLD	NL230	FOWN	1	RHOS	EPCB	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
11	10273168701	533365	533365	RBLD	NL230	FOWN	1	RHOS	ND5	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
12	10273168702	533364	533364	RBLD	NL230	FOWN	1	RHOS	EPCB	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
13	10273168702	533365	533365	RBLD	NL230	FOWN	1	RHOS	ND5	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
14	10273168703	533364	533364	RBLD	NL230	FOWN	1	RHOS	EPCB	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
15	10273168703	533365	533365	RBLD	NL230	FOWN	1	RHOS	ND5	ND5	80.35	535000	EUR	FIEI	2016-02-18	ND5	ND4-2021-12-31	EUR	ND4-2021-12-31	ND4-2021-12-31	ND5	ND5	EUR	NGUA	
16	1.05036E+11	5025716	5025716	RBLD	NL411	FOWN	1	RHOS	EPCA	ND5	71.97	173500	EUR	MAEA	2015-08-14	89.34	173500	EUR	MAEA	2015-07-06	ND5	ND5	EUR	NGUA	
17	1.0504E+11	5031272	5031272	RBLD	NL411	FOWN	1	RHOS	ND5	ND5	59.94	550000	EUR	FIEI	2014-10-22	ND5	550000	EUR	FIEI	2014-10-22	ND5	ND5	EUR	NGUA	
18	1.0504E+11	5031272	5031272	RBLD	NL411	FOWN	1	RHOS	ND5	ND5	59.94	550000	EUR	FIEI	2014-10-22	ND5	550000	EUR	FIEI	2014-10-22	ND5	ND5	EUR	NGUA	
19	1.0504E+11	5031272	5031272	RBLD	NL411	FOWN	1	RHOS	ND5	ND5	59.94	550000	EUR	FIEI	2014-10-22	ND5	550000	EUR	FIEI	2014-10-22	ND5	ND5	EUR	NGUA	
20	1.0504E+11	5031272	5031272	RBLD	NL411	FOWN	1	RHOS	ND5	ND5	59.94	550000	EUR	FIEI	2014-10-22	ND5	550000	EUR	FIEI	2014-10-22	ND5	ND5	EUR	NGUA	
21	1.0504E+11	5031272	5031272	RBLD	NL411	FOWN	1	RHOS	ND5	ND5	59.94	550000	EUR	FIEI	2014-10-22	ND5	550000	EUR	FIEI	2014-10-22	ND5	ND5	EUR	NGUA	
22	1.05041E+11	5032614	5032614	RBLD	NL413	FOWN	1	RHOS	EPCA	ND5	76.74	539000	EUR	FIEI	2018-01-01	103.75	539000	EUR	TXAT	2018-01-01	ND5	ND5	EUR	NGUA	
23	1.05041E+11	5032614	5032614	RBLD	NL413	FOWN	1	RHOS	EPCA	ND5	76.74	539000	EUR	FIEI	2018-01-01	103.75	539000	EUR	TXAT	2018-01-01	ND5	ND5	EUR	NGUA	
24	1.05041E+11	5032614	5032614	RBLD	NL413	FOWN	1	RHOS	EPCA	ND5	76.74	539000	EUR	FIEI	2018-01-01	87.9	539000	EUR	TXAT	2018-01-01	ND5	ND5	EUR	NGUA	
25	1.05041E+11	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	49.02	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
26	1.05041E+12	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	ND5	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
27	1.05041E+12	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	ND5	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
28	1.05041E+12	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	ND5	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
29	1.05041E+12	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	ND5	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
30	1.05041E+12	5033281	5033281	RBLD	NL230	FOWN	1	RHOS	EPCA	ND5	41.68	850000	EUR	FIEI	2023-08-31	46.88	850000	EUR	FIEI	2023-08-31	ND5	ND5	EUR	NGUA	
31	1.05042E+11	5033908	5033908	RBLD	NL324	FOWN	1	RHOS	EPCA	ND5	56.84	950000	EUR	FIEI	2023-04-13	104	625000	EUR	MAEA	2015-06-25	ND5	ND5	EUR	NGUA	
32	1.05042E+11	5033908	5033908	RBLD	NL324	FOWN	1	RHOS	EPCA	ND5	56.84	950000	EUR	FIEI	2023-04-13	104	625000	EUR	MAEA	2015-06-25	ND5	ND5	EUR	NGUA	
33	1.05042E+11	5033908	5033908	RBLD	NL324	FOWN	1	RHOS	EPCA	ND5	56.84	950000	EUR	FIEI	2023-04-13	104	625000	EUR	MAEA	2015-06-25	ND5	ND5	EUR	NGUA	
34	1.05042E+11	5033908	5033908	RBLD	NL324	FOWN	1	RHOS	EPCA	ND5	56.84	950000	EUR	FIEI	2023-04-13	104	625000	EUR	MAEA	2015-06-25	ND5	ND5	EUR	NGUA	
35	1.05042E+11	5033908	5033908	RBLD	NL324	FOWN	1	RHOS	EPCA	ND5	56.84	950000	EUR	FIEI	2023-04-13	104	625000	EUR	MAEA	2015-06-25	ND5	ND5	EUR	NGUA	



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 2026. 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. The content of this Presentation shall not be reproduced nor used without the ENGAGE Project Coordinator’s prior written consent.



Website: engage4esg.eurodw.eu/

Newsletter subscription

Follow us on LinkedIn



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