

Environmental policy of Münchener Hypothekenbank

As a financial institute, Münchener Hypothekenbank eG (MHB) is committed to protecting the environment and tackle climate change. MHB is doing its best to align with the 1.5-degree target of the Paris Agreement. This commitment is extending to all our business areas, from real estate financing to internal processes for our locations by continuously reviewing and optimizing our processes and to systematically reduce the environmental impact of our business activities.

Commitments:

1. Compliance with legal and regulatory requirements:

MHB is committed to comply with all relevant environmental laws, regulations and standards.

2. Reduction of CO₂ emissions:

MHB is pursuing the reduction of its direct and indirect CO₂ emissions. We are decreasing our direct CO₂ emissions at our headquarters in Munich through efficiency measures and use of green energy.

3. Conserving resources and minimizing environmental impact:

MHB continuously monitors its resource consumption, particularly in the areas of energy, water and paper. We are striving to minimize consumption in our offices and switch to sustainable alternatives, such as paper produced with minimal CO₂ impact¹⁾ and renewable energy sources.

4. Continuous improvement of our environmental management system:

We are implementing an environmental management system in accordance with **ISO 14001** in order to continuously improve our environmental performance. Regular internal audits, training sessions and management reviews are ensuring that we achieve and continuously adapt our environmental targets.

5. Raising employee awareness and involving them:

MHB regards training its employees and raising their awareness as high importance. We are using specialized training sessions and information campaigns to raise awareness about environmental protection and promote environmentally friendly behavior (e.g. separating waste, switching off lights and screens etc.) in all areas of our business activities.

Munich, 13 August 2026

¹⁾ According to manufacturer information: Climate Partner certified, FSC C084255, EU Ecolabel FR/011/002)