

## **Brunswick Real Estate Launches a Green Loan Framework**

Stockholm, 25 October 2019

Brunswick Real Estate ("Brunswick") has launched a Green Loan Framework, which enables Brunswick to provide green financing. Brunswick's green framework aims to increase positive environmental impact and will offer so called "greening loans", where the property owner commits to improve the asset within a given time frame. This will incentivize borrowers to transition the existing stock into greener buildings.

Brunswick Real Estate ("Brunswick") has established a Green Loan Framework that offers green financing for real estate assets. The certified framework targets two types of assets; buildings with an environmental certification or equivalent and buildings with potential to improve from an environmental perspective, so called *greening assets*. Moreover, the framework will be applicable for both acquisition financings and refinancing situations of individual assets as well as portfolios. The framework and the criteria have been evaluated by a leading, independent third party in the field of sustainable financing.

The different green asset criteria include sustainability aspects such as energy consumption, environmental building certification and green lease agreements. For *greening loans*, the borrower commits to an improvement plan in order to fulfill the green asset criteria within a predetermined time frame. This is the first green framework for real estate in Sweden that is based on asset improvement and sustainable investments.

### **Aksel Lundquist, Fund Manager Brunswick Real Estate Debt says;**

"The launch of this green framework is an important part of our commitment to a long-term sustainable environment. Buildings with an environmental certification are still a relatively narrow segment, with a larger representation among new constructed buildings. We at Brunswick strongly believe that a sustainable approach is to use current resources in an efficient and long-term manner. Our solution with greening loans is directed at the transitioning of existing buildings to become greener. As a result, it can provide a maximum positive impact, since greening loans targets improving a major share of the real estate stock."

### **Pontus Sundin, CEO Brunswick Real Estate Debt says;**

"The global property sector represents around a third of global energy consumption as well as a total of 40 percent of direct and indirect CO<sub>2</sub> emissions. As a result, there is significant space for improvement across the sector in combination with an increasing interest from all sides of the real estate industry. Our ambition is that a significant share of our borrowers will commit to the green framework. Our second goal for the coming years is to continue our sustainable work across Brunswick and find other sustainable opportunities."

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