

# Green Gateway – Climate finance in action

11 & 12 February 2026 - Luxembourg



## 13:15 – 14:15 Breakout sessions

Ministers Room 2 *The nearly-zero energy building standard (NZEB) and major renovations*

# *The nearly-zero energy building standard (NZEB) and major renovations*

Rainer Agster

*Moderator, Environmental Engineer, Aimplifin*

Tatiana Bosteels

*Senior Economist, European Investment Bank*

Diana Patrascu

*Head of Sustainable Finance Unit, European Investment Fund*

Cristina Antunes

*Head of Sustainability, Santander, Portugal*

Marko Kiisa

*Head of SME Financing, LHV, Estonia*

Philippe Laporte

*Deputy CEO, Union de Creditos Inmobiliarios, Spain*

# *The nearly-zero energy building standard (NZEB) and major renovations*

Philippe Laporte

Deputy CEO

*Union de Creditos Inmobiliarios, Spain*

# UCI & Journey's

## May '20

EIB and UCI: Portuguese RMBS  
Green Belém No.1

(use of proceeds in Green  
Mortgages SP+PT)

Euronext 2021  
Sustainable  
Finance award



## April '21

EIB and UCI: Spanish RMBS  
Prado VIII

(use of proceeds in Loans for  
Sustainable Building  
Rehabilitations SP)



## June '22

The European Commission and  
EIB provide UCI with €2.6 M to  
mobilize €46.5 M for energy  
efficient housing



## March '23

Spain and Portugal: EIB Group and  
ICO invest in UCI securitisation  
fund (RMBS Green Prado XI)

(use of proceeds for Mortgages, and  
Loans renovating and building  
residential homes SP+PT)



## Energy-Efficient New Homes

With the Green Mortgage / Vive Green, customers can finance newly built homes with high energy efficiency, offering superior comfort and lower utility bills. We finance properties that demonstrate significantly better energy performance than conventional new builds, giving customers access to more attractive conditions and long-term property value.

We finance new buildings that achieve at least 10% better Primary Energy Demand than the NZEB requirement, fulfilling the performance thresholds defined under 7.1 Taxonomy criteria for high-efficiency new construction.

## Renovating for Better Efficiency

Our Buy & Renovate Mortgage and the Rehabilitation Loan make it simple to transform older properties into more efficient, comfortable homes. We finance both the purchase and the energy-saving renovation works in a single solution, helping customers avoid high-cost consumer loans while achieving meaningful reductions in energy use and improved living quality.

We finance renovation projects delivering a minimum 30% improvement in Primary Energy Demand, consistent with the upgraded energy-efficiency thresholds defined under 7.2 Taxonomy.

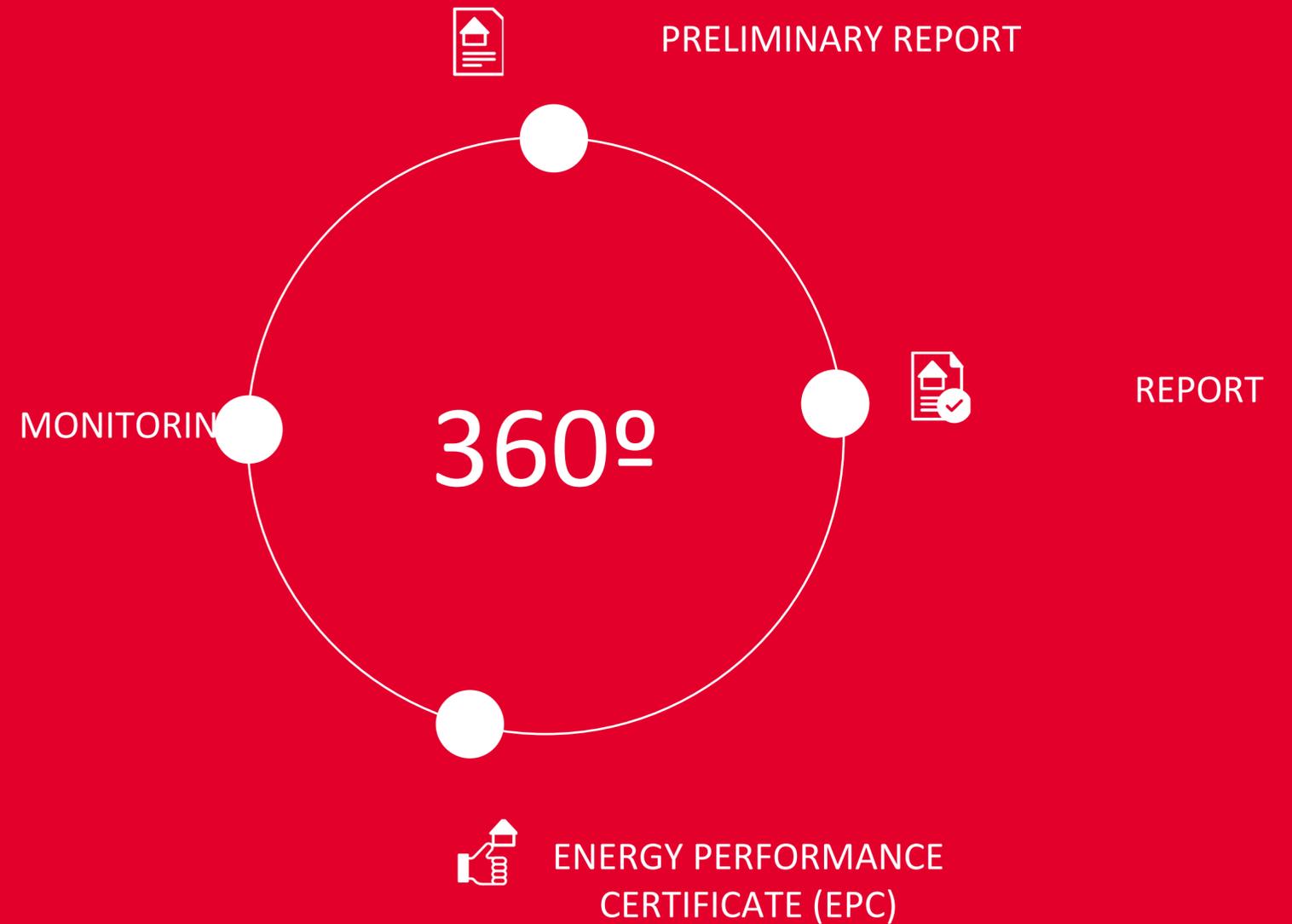
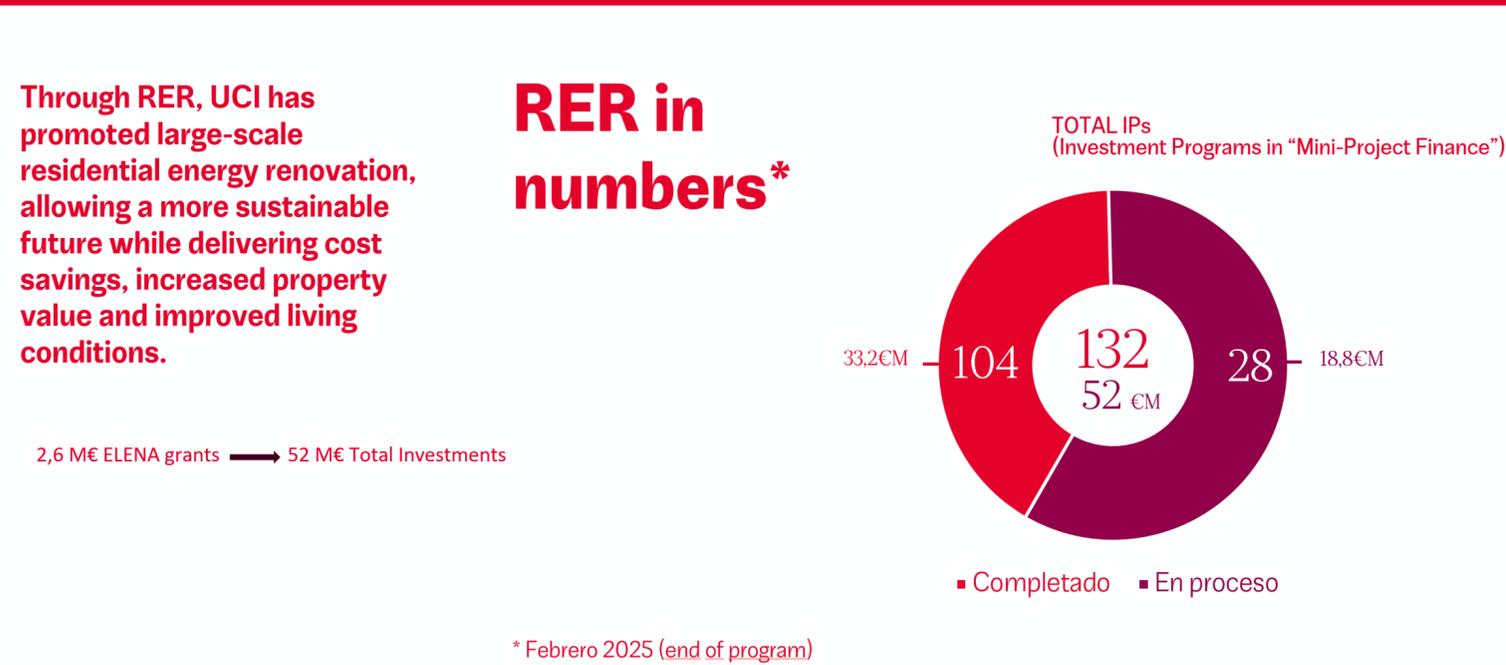
## Highly Efficient Existing Homes

The Green Mortgage / Sustainable Mortgage supports customers who want to purchase existing homes that already demonstrate strong energy performance compared to similar properties in their area. We finance homes that stand out for their efficiency and lower expected energy consumption, helping customers enjoy greater comfort and reduced long-term running costs without needing major upgrades.

We finance existing homes that fall within the top 15% most energy-efficient properties in their local market, following the identification criteria set out in 7.7 Taxonomy for best-in-class buildings.

# Plan RER: A 360° renovation vision

A comprehensive and innovative framework for delivering building renovation from start to finish.



## A more sustainable and responsible finance: Hipoteca SUMA

**Hipoteca SUMA** (purchase + renovation) - proof of our commitment with innovative financial models and take another step towards a more sustainable and responsible financing. This product has been recognised as one of the 100 most **innovative ideas by El Mundo in 2025** - a leading national Spanish newspaper.



## Our active participation in EU initiatives

### Engage for ESG

Our participation in the LIFE PROGRAMME Engage For ESG Project is also a proof of our commitment with the sustainable finance innovation. The ENGAGE Portal aims to stimulate energy efficiency investments by combining standardized and comparable sustainability data with credit information, allowing for adequate ESG risk assessment at micro- and macro level.

### Leg UP

To address the pressing need for affordable housing in Europe, this LIFE PROGRAMME, focuses on **FTB with limited incomes**, providing support that combines green mortgages and renovation loans with **personalized OSS assistance**. Leveraging **AI integrated digital solutions**, the model aims to scale efficiently and sustainably.

**Thank you**  
[www.greengateway.eib.org](http://www.greengateway.eib.org)