Energy Efficiency Finance Applied – Europe

This capacity-building series is carried out under the umbrella of the **UNEP FI Principles for Responsible Banking (PRB) Implementation Support Programme.** It is open to UNEP FI members, to FI members of the European Energy Efficiency Financing Coalition, and upon invitation. For questions or suggestions, please contact Ana Bachurova.

Sessions delivered between March 2025 and June 2026:

- Customer Behaviour and Engagement Insights for Renovation Lending
- Closing the Energy-Efficiency Data Gap for Buildings
- Focus on Finance for Energy Efficiency Services
- Focus on Commercial Real Estate
- Financing EE Renovations in Multi-Apartment Buildings
- Energy Efficiency Finance: Deep Dive on Affordable Housing
- Measuring the Value of Energy Efficiency: From Property Performance to Credit Risk
- Energy Efficiency Finance for Building Renovations: Navigating Data, Disclosure, and Taxonomy Challenges
- Deep-Dive on Client Engagement
- Focus on SME Finance (1) and Focus on SME Finance (2)
- Supporting the Residential Renovation Wave
- The Evolving Regulatory Landscape in CRE finance
- The Dynamic Reality of Energy Efficiency Finance

15 June 2026: Customer Behaviour and Engagement Insights for Renovation Lending

Understanding homeowners' perspectives and decision-making is essential to overcoming barriers to energy efficiency investments. This session, organised with the European Mortgage Federation (EMF), presents consumer behaviour research and how financial institutions apply these insights to improve customer engagement and design tailored financial products. Guest speakers: Banca Sella, Operate A/S, Onesto, EMF.

19 May 2026: Closing the Energy-Efficiency Data Gap for Buildings: EPC models & complementary approaches

Access to reliable building energy-performance data is critical for financial institutions, yet EPCs still cover only a fraction of the building stock. In partnership with the European Banking Federation, the session provides an overview on complementary data and modelling approaches that can help bridge this gap in the European context. Guest speakers: European Commission (DG ENER), Deutsche Bank, Econans, Energy Efficient Mortgages NL Hub.

20 April 2026: Focus on Energy Efficiency Services

The webinar organized in partnership with the Global ESCO Network addresses service-based models, such as energy performance contracts and energy-efficiency-as- a-service, which can unlock new opportunities in energy efficiency finance. Guest speakers from EIB, SEFA, Econoler, and the Global ESCO Network discussed how these models affect credit risk assessment, collateral valuation, and project implementation in the European context.

9 March 2026: Focus on Commercial Real Estate: Risk, Value and Implementation Perspectives
The session focuses on commercial real estate. Drawing on examples from financial institutions – Slättö, Commerz Real, Raiffeisen Bank International – participants gain insights into practical approaches to optimizing risk management, enhancing asset value, and addressing challenges when energy efficiency considerations are integrated into investment decisions and portfolio management.

26 January 2026: Financing Energy Efficiency Renovations in Multi-Apartment Buildings
Financing solutions for energy efficiency renovations in multi-apartment buildings (MABs) is a critical, yet still underserved market segment with significant potential to support Europe's climate and energy transition goals. This session, organised in partnership with BBVA, looks at experience with financing models, bankable project structures, and approaches to mobilising private capital for MAB renovation projects, with particular attention to collective ownership and decision-making structures. Guest speakers: BBVA, Swedbank, ALTUM, EBRD, and a member of the EU Parliament.

1 December 2025: Energy Efficiency Finance: Deep Dive on Affordable Housing
Guest speakers from DG ENER Task Force Housing, the LEG-UP Consortium (UCI, Onesto), and the Council of Europe Development Bank (CEB) share their approaches to overcoming barriers in financing sustainable housing, with a particular focus on affordability and inclusive access to energy-efficient homes.

3 November 2025: Measuring the Value of Energy Efficiency: From Property Performance to Credit Risk
This session examines how energy efficiency metrics are increasingly embedded in property valuation and credit assessment models, highlighting evidence of their impact on loan performance and portfolio risk. Guest speakers from the Sustainable Fianance Observatory, Università Ca' Foscari, and GBCI Europe presented data analyses and case studies.

21 October 2025: Energy Efficiency Finance for Building Renovations: Navigating Data, Disclosure, and Taxonomy Challenges
The drive to scale up residential and non-residential building renovations exposes a critical weak spot: data. This session brings perspectives on emerging trends and initiatives by S&P Global, Energy Efficient Mortgages NL Hub, Unión Créditos Inmobiliarios (UCI), Woonnuu / NN Bank, and UNEP FI experts.

29 September 2025: Deep-Dive on Client Engagement
The session highlights proactive client engagement as a strategy to help banks build a compelling business case and unlock opportunities in energy efficiency finance. Case studies are put forward by ING and by the European Mortgage Federation (EMF). UNEP FI's guidance and case studies developed under the PRB Principle "Clients & Customers" are also included.

26 May 2025 and 4 June 2025: Focus on SME Finance (1) and (2)
Two consecurive sessions with focus on financing energy efficiency investments for SMEs presented relevant case studies on financial and advisory support models for energy efficiency investments. Guest speakers: EBRD, EIB, BNP Paribas Polska, NRB Czech Republic, CDP Italy, BBVA, Swedbank.

28 April 2025: Supporting the Residential Renovation Wave

In this session, we offer a closer look at the key challenges banks face in supporting the residential renovation wave, including energy certification requirements before and after retrofits, Taxonomy-application questions, and the integration of household-facing digital tools that can inform renovation decisions and enable green lending. Guest speakers: European Commission (DG ENER) and ASN Bank (De Volksbank)

10 April 2025: The Evolving Regulatory Landscape in CRE Finance

This session presented the regulatory landscape with focus on commercial real estate finance, diving into the Energy Performance of Buildings Directive (EPBD), applying the EU Taxonomy and green building certifications. The content is delivered through a decision-making case study, interactive polls and discussions. Guest speakers: European Commission (DG ENER).

24 March 2025: The Dynamic Reality of Energy Efficiency Finance

The first session of the renewed capacity-building series *Energy Efficiency Finance* provides an overview of the current EU policy framework relevant to energy efficiency finance, noting its implications for financial institutions. Key updates include the European Banking Authority's 2025 Guidelines on ESG Risk Management, highlighting the growing expectations for integrating environmental risks—including energy performance—into credit processes. Insights from experts and case studies from banks highlighted real-world applications, followed by a discussion on trends, barriers, and opportunities for financial institutions. Guest speakers: European Commission (DG ENER).