

»» The contribution of National Promotional Banks and Institutions

Smart Finance for Smart Buildings & EEFIG Derisking project

Brussels, 20 October 2016

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Bank aus Verantwortung

The logo for KfW, consisting of the letters 'KFW' in a bold, blue, sans-serif font.

»» Principles for smart programmes

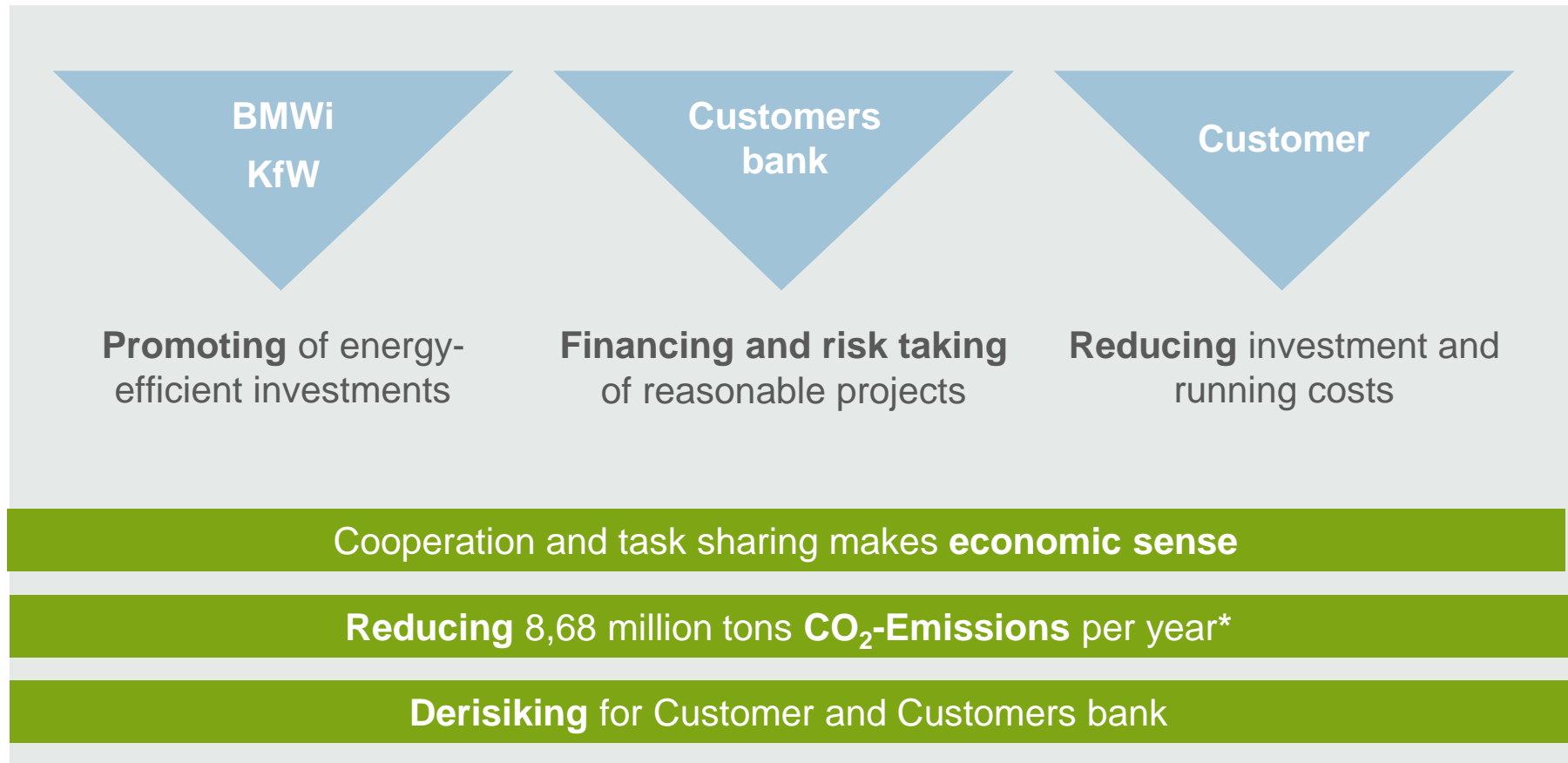
The higher the energy efficiency, the higher the promotional incentives

The programmes are...

- **practicable** (because they are based on German Energy Saving Ordinance EnEV)
- **standardised** (through KfW-Efficiency House and component requirements)
- **technological neutral** (free choice of measurements) **and innovation friendly**
- **flexible** (home owners and housing companies with direct investments or contracting)
- **quality checked** (13.000 listed experts, validation-tool, on-site visits)

»» Smart financing with KfW

Refinancing through KfW and on-lending through commercial banks



»» Energy-efficient construction

About 50% of all new residential buildings in Germany are KfW energy-efficient houses

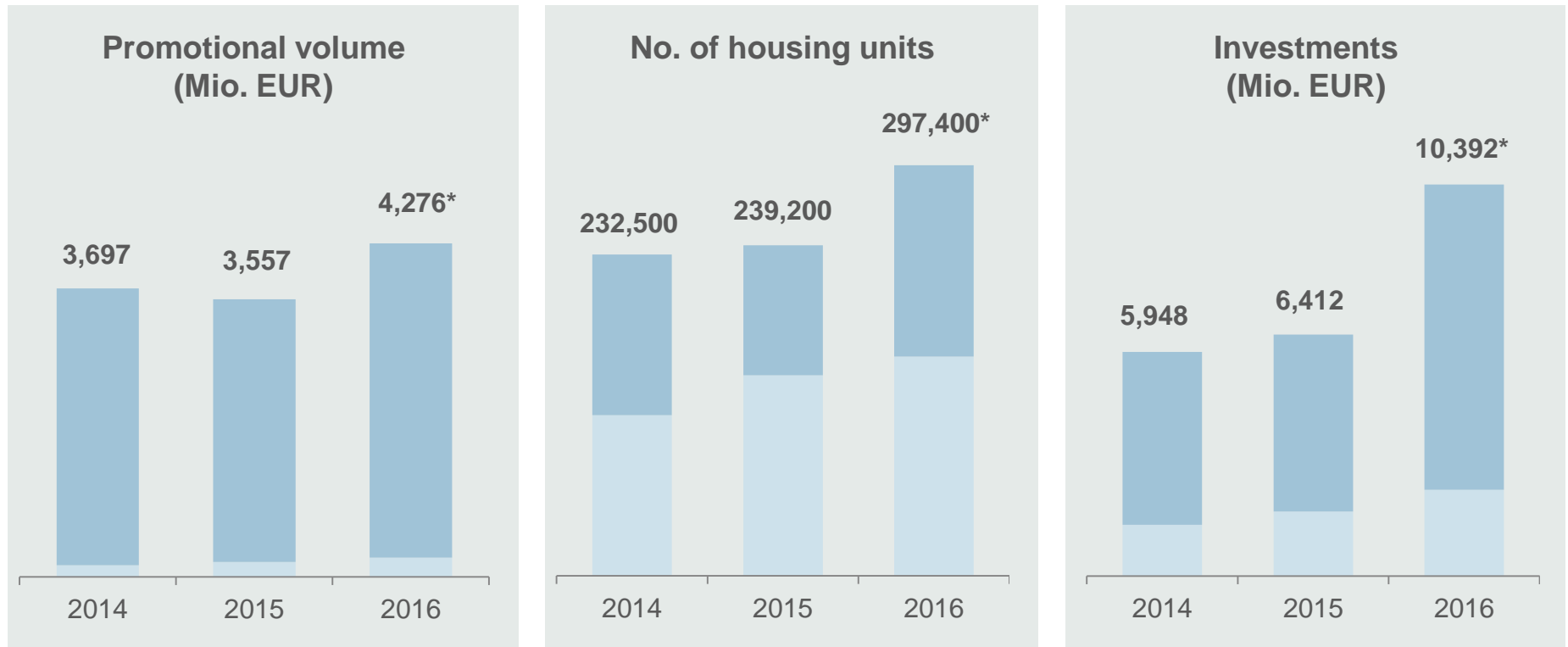


■ Loan-scheme (lower interest rates and repayment bonus between 5 and 15 %)

Reduction of CO₂-Emissions since 2006 = 1.02 million tons per year

»» Energy-efficient refurbishment

About 3,5 million promoted housing units since 2006 (~ 9% of the existing housing stock in Germany)



- Loan-scheme (lower interest rates and repayment bonus between 7,5 and 27,5 %)
- Grant-scheme (between 10 and 30 %)

Reduction of CO₂-Emissions since 2006 = 7.66 million tons per year

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