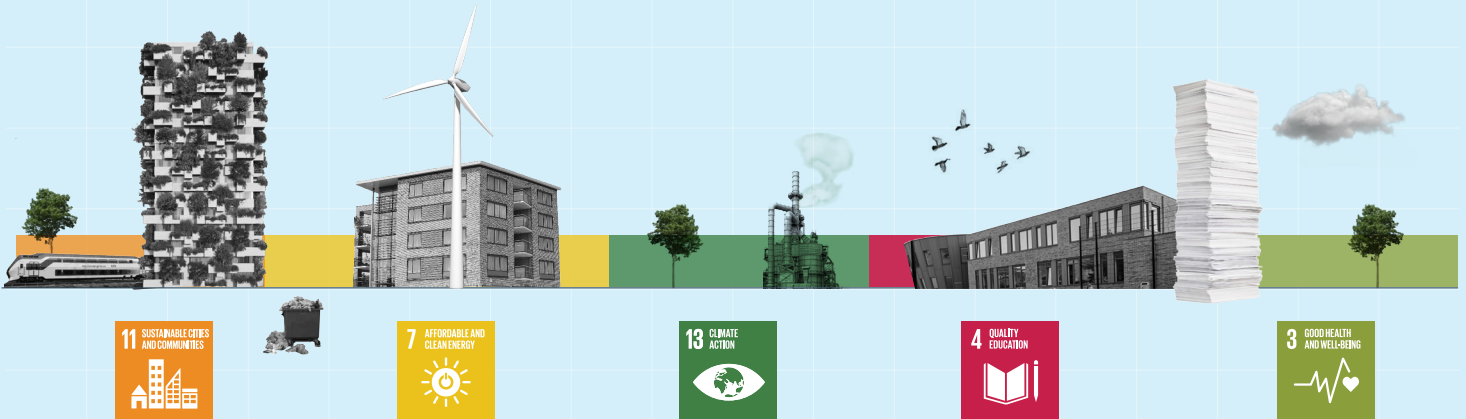


In 2020, BNG Bank stated an ambition to make 10% more social impact in 2023 compared with 2021. To determine whether BNG Bank is on track to achieve that ambition, we annually measure the impact of our portfolio. The results of the first measurement for 2021 show that we made 4.824% more impact compared with 2020. This is partly due to the increase in the number

of households using renewable energy and the increase in the use of sustainable public transport. The table below shows both the first measurement and the baseline measurement. For the impact score per SDG, including the results for each of the social effects, and explanatory information, please refer to the document [Result of first measurement](#).



First measurement indicators

Increase in housing stock in municipalities 7.92 million homes ▲ 7.84 million homes	Electricity consumption of housing association homes 4.52 billion kWh ▲ 4.49 billion kWh	GHG emissions of municipalities 6.68 million tonnes of CO₂ eq. ▲ 6.10 million tonnes of CO ₂ eq.	Investment in buildings and grounds EUR 168.02 million ▲ EUR 129.36 million	Nitrogen dioxide emissions 231.24 million kg ▼ 247.06 million kg
Average waiting time for rented social housing - 75.6 months	Gas consumption of housing association dwellings 1.81 billion kWh ● 1.81 billion kWh	GHG emissions of housing associations 5.13 million tonnes of CO₂ eq. ▼ 5.16 million tonnes of CO ₂ eq.		Fine particle (PM 2.5) emissions 15.13 million kg ▼ 16.30 million kg
Allocations within income limits 69.36% ▼ 71.99%	Electricity consumption of educational institutions 149.46 million kWh ▼ 173.32 million kWh	GHG emissions of educational institutions 174.307 tonnes of CO₂ eq. ▲ 158.876 tonnes of CO ₂ eq.		Fine particle (PM 10) emissions 27.53 million kg ▼ 29.30 million kg
Match between stock (DaEB) and target group for housing benefit 83.54% ▲ 83.06%	Electricity consumption of healthcare institutions 1.33 billion kWh ▼ 1.35 billion kWh	GHG emissions of healthcare institutions 1.93 million tonnes of CO₂ eq. ▲ 1.88 million tonnes of CO ₂ eq.		NMVOE emissions 270.61 million kg ▲ 237.83 million kg
Rent too low relative to income 25.56% ▲ 24.23%	Renewable heat generated in municipalities portfolio 62.33 terajoule ▲ 59.67 terajoule	Green roofs – percentage of roof surface 0.98% ▲ 0.96%		Average waiting time outside Treek norm: Mental healthcare institutions 16.6 weeks ▲ 15.4 weeks
Increase in housing stock in portfolio of housing associations 2.06 million homes ▲ 1.94 million homes	Renewable energy generated in municipalities portfolio 162.44 million terajoule ▲ 146.06 million terajoule	Flooding risk: number of inhabitants per hectare affected by flooding 0.63 inhabitants ▲ 0.62 inhabitants		Average waiting time outside Treek norm: hospitals and outpatient care 34.8 days ▲ 33.5 days
Affordable rental housing in portfolio of housing associations 81.10% ▼ 83.18%	Energy consumption for educational institutions – natural gas 64.22 million m³ ▲ 55.97 million m ³			Number of people outside Treek norm on waiting list: nursing homes 17.455 on waiting list ▲ 11.931 on waiting list
Sorted household waste 68.42 billion kg ▲ 67.68 billion kg	Energy consumption for healthcare institutions – natural gas 611.78 million m³ ▼ 612.34 million m ³			
Residual household waste 3.46 billion kg ● 3.46 billion kg	Renewable electricity generated in municipalities portfolio 21.12 billion kWh ▲ 15.04 billion kWh			
Number of people with access to public transport 12.62 million people ▲ 11.18 million people	Solar power capacity per inhabitant 354.660 Wp/inhabitant ▲ 268.502 Wp/inhabitant			
Zero-emission buses 25,0% ▲ 16.4%	Housing association homes with solar panels 29.25% ▲ 29.25%			
Public green spaces as percentage of surface area - 43.27%				

Key

Top figure (in bold font): First measurement

Bottom figure (in regular font): Baseline measurement

- ▲ Green upward arrows: increase with positive effect on goal
- ▼ Green downward arrows: decrease with positive effect on goal
- Gray circle: percentage remained the same
- ▲ Red upward arrows: increase with negative effect on goal
- ▼ Red downward arrows: decrease with negative effect on goal