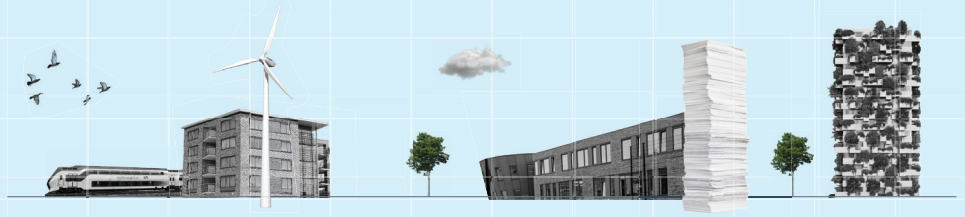


Results of second measurement

The purpose of BNG Bank is to make social impact. We measure our social impact on the basis of the Sustainable Development Goals (SDGs) shown below, which match our client groups. The social effects that BNG Bank aims for have been defined on the basis on these SDGs. Each of these social effect is quantified by measuring them against a number of available indicators. Our impact score, which is determined by the overall score on the SDGs, shows that we made 9.280% more impact in 2022 compared to 2020.

Total impact

9.280



SDG	Total Percentage	Measurable social effect	Percentage of social effect	Notes
 3 GOOD HEALTH AND WELL-BEING	 0.460	Improving air quality	 0.371	<ul style="list-style-type: none"> - Decrease in road traffic and use of consumer fireworks due to COVID-19 - Stricter rules on use of wood-burning stoves in homes. - Increase in NMVOC emissions due to increased use of hand disinfectants is slowing down improvement of air quality.
		Accessibility of increasing healthcare	 0.089	<ul style="list-style-type: none"> - Maintaining hospital accessibility.
 4 QUALITY EDUCATION	 0.220	Upgrading or renovating educational buildings	 0.220	<ul style="list-style-type: none"> - As part of the 'fresh air in schools' programme, schools have made a start with measures to improve the indoor climate and save energy.
		Decrease in energy consumption of rental housing, educational institutions and healthcare institutions	 0.930	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
 7 AFFORDABLE AND CLEAN ENERGY	 4.412	Increase in number of households that use renewable energy	 3.482	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
		Increase in affordable rental housing	 -0.685	<ul style="list-style-type: none"> - Currently, few people are moving house. - Due to the housing shortage, people are unable to move and forced to stay in the same home for a longer period.
 11 SUSTAINABLE CITIES AND COMMUNITIES	 3.805	Increase in number of homes	 0.577	<ul style="list-style-type: none"> - Due to the increased focus on reducing the housing shortage, a larger number of homes will be built in the Netherlands in the coming years.
		Adequate and safe housing	 1.686	<ul style="list-style-type: none"> - Strong focus on keeping residential neighborhoods livable. - Strong focus on improving housing quality through insulation and maintenance.
		Increase in sustainable public transport	 2.077	<ul style="list-style-type: none"> - Strong focus on climate effects of pollution from public transport and other transport.
		Decrease in municipal waste	 0.150	<ul style="list-style-type: none"> - New protocols for pre- and post-collection waste sorting, and (stronger) focus on raising awareness of waste separation and reducing consumption.
 13 CLIMATE ACTION	 0.383	Decrease in our clients' greenhouse gas emissions	 0.634	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
		Reinforcing inhabitants' resilience and adaptability	 -0.251	<ul style="list-style-type: none"> - Focus on the beneficial effects of green roofs. - Flooding in the south of the Netherlands. - Focus on the risks to and resilience of the environment and the people.