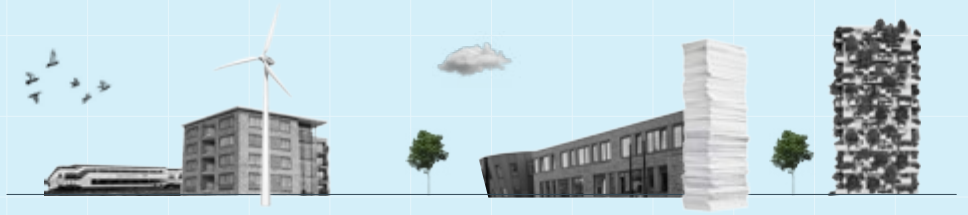


Result of first measurement

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 with our client groups. The social effects that BNG Bank aims for have been defined on the basis of these SDGs. Each of these social effects 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 3.034% more impact in 2021 compared with 2020.

Total impact

3.034



SDG	Percentage	Measurable social effect	Percentage of social effect	Notes
 3 GOOD HEALTH AND WELL-BEING	 -0.748	Improving air quality	 0.134	<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.
		Reducing waiting lists	 -0.882	<ul style="list-style-type: none"> - Huge staffing shortages in the healthcare sector. - Increase in number of patients as a result of technological advances and ageing of population. - Additional pressure on healthcare due to COVID-19 pandemic.
 4 QUALITY EDUCATION	 0.238	Upgrading or renovating educational buildings	 0.238	<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.
 7 AFFORDABLE AND CLEAN ENERGY	 2.012	Decrease in energy consumption of rental housing, educational institutions and healthcare institutions	 0.453	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
		Increase in number of households that use renewable energy	 1.559	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
 11 SUSTAINABLE CITIES AND COMMUNITIES	 1.203	Increase in affordable rental housing	 -0.211	<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.
		Increase in number of homes	 0.040	<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.
		Increase in sustainable public transport	 1.302	<ul style="list-style-type: none"> - Strong focus on climate effects of pollution from public transport and other transport.
 13 CLIMATE ACTION	 0.330	Decrease in municipal waste	 0.072	<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.
		Decrease in our clients' greenhouse gas emissions	 0.335	<ul style="list-style-type: none"> - Strong focus on the energy transition in all sectors.
		Reinforcing inhabitants' resilience and adaptability	 -0.005	<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.