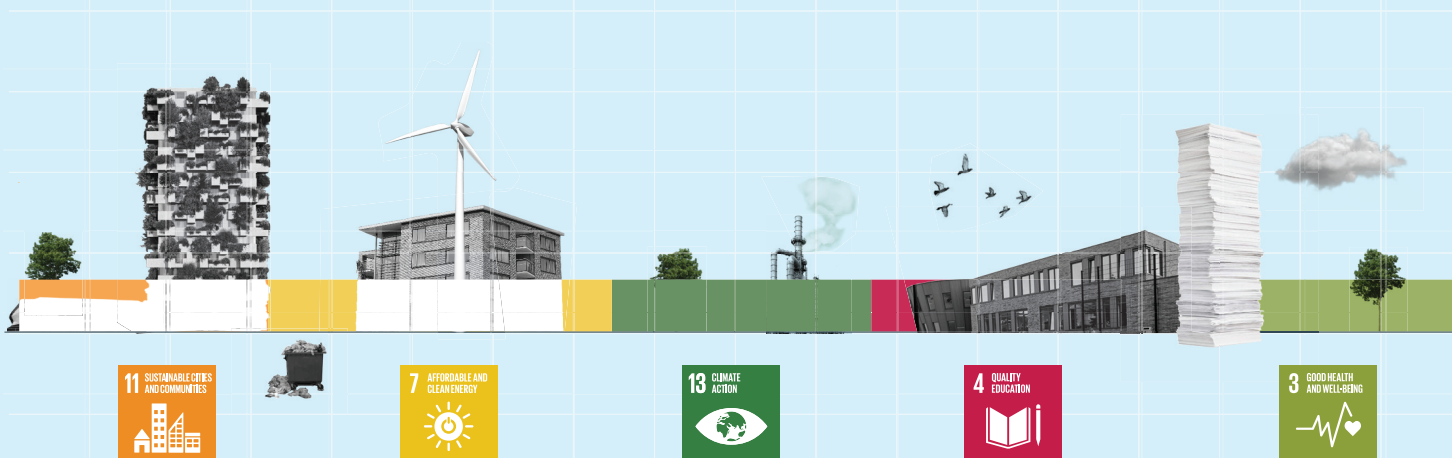


In 2020, BNG Bank stated an ambition to make 10% more social impact in 2023 compared with 2021. To determine whether BNG Bank is on track to achieve that ambition, we annually measure the impact of our portfolio. Indicators used for the 0, 1, and 2 measurements

are listed below. In accordance with the methodology, the values mentioned were used to determine the percentage social impact BNG Bank makes. These can be found in the Results 2 Measurement and Results 1 Measurement.



Second measurement indicators

Increase in housing stock in municipalities 8.00 million homes ▲ 7.92 million homes 7.84 million homes	Electricity consumption of housing association homes 4.37 billion kWh ▼ 4.52 billion kWh 4.49 billion kWh	GHG emissions of municipalities 6.94 million tonnes of CO₂ eq. ▲ 6.68 million tonnes of CO ₂ eq. 6.10 million tonnes of CO ₂ eq.	Investment in buildings and grounds EUR 223.44 million ▲ EUR 168.02 million EUR 129.36 million	Nitrogen dioxide emissions 224.18 million kg ▼ 231.24 million kg 247.06 million kg
Increase in housing stock in portfolio of housing associations 2.07 million homes ▲ 2.06 million homes 1.94 million homes	Electricity consumption of educational institutions 147.94 million kWh ▼ 149.46 million kWh 173.32 million kWh	GHG emissions of housing associations 4.75 million tonnes of CO₂ eq. ▼ 5.13 million tonnes of CO ₂ eq. 5.16 million tonnes of CO ₂ eq.		Fine particle (PM 2.5) emissions 14.36 million kg ▼ 15.13 million kg 16.30 million kg
Affordable rental housing 71.26 % ▼ 82.77 % 83.28 %	Electricity consumption of healthcare institutions 1.30 million kWh ▼ 1.33 million kWh 1.35 million kWh	GHG emissions of educational institutions 161.703 tonnes of CO₂ eq. ▼ 174.307 tonnes of CO ₂ eq. 158.876 tonnes of CO ₂ eq.		Fine particle (PM 10) emissions 25.98 million kg ▼ 27.53 million kg 29.30 million kg
Development costs - livability, maintenance and improvements EUR 7.61 billion ▲ EUR 6.95 billion EUR 6.66 billion	Gas consumption of corporate housing 1.69 billion m³ ▼ 1.81 billion m ³ 1.81 billion m ³	GHG emissions of healthcare institutions 1.69 million tonnes of CO₂ eq. ▼ 1.93 million tonnes of CO ₂ eq. 1.88 million tonnes of CO ₂ eq.		NM VOC emissions 278.61 million kg ▲ 270.61 million kg 237.83 million kg
People with access to public transportation 12.36 million people ▼ 12.62 million people 11.18 million people	Gas consumption of educational institutions 60.00 million m³ ▼ 64.22 million m ³ 55.97 million m ³	Green roofs – percentage of roof surface 0.98% ● 0.98% 0.96%		Distance hospitals 6.67 kilometer ▲ 6.62 kilometer 6.60 kilometer
Zero-emission buses 25.7 % ▲ 25.0 % 16.4 %	Gas consumption of healthcare institutions 544.97 million m³ ▼ 611.78 million m ³ 612.34 million m ³	Flooding risk: number of inhabitants per hectare affected by flooding 0.60 inhabitants ▼ 0.63 inhabitants 0.62 inhabitants		
Sorted household waste 68.33 % ▼ 68.42 % 67.68 %	Energy Performance 201.88 kWh/m² ▲ - 195.17 kWh/m ²			
Residual household waste 3.27 billion kg ▼ 3.46 billion kg 3.46 billion kg	Renewable energy 178.59 terajoule ▲ 162.44 terajoule 146.06 terajoule			
	Renewable heat 60.96 terajoule ▼ 62.33 terajoule 59.67 terajoule			
	Renewable electricity 24.81 billion kWh ▲ 20.85 billion kWh 16.05 billion kWh			
	Power of solar panels 460.389 WP/inhabitant ▲ 362.928 WP/inhabitant 273.433 WP/inhabitant			

Legenda

Top figure (in bold font): Second measurement
 Middle figure (in regular font): First measurement
 Bottom figure (in light 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