

Environmental indicators

Indicator		Total Achmea Real Estate		By property type					
		Total		Residential		Healthcare		Retail	
		2021	2022	2021	2022	2021	2022	2021	2022
Energy (MWh)	Total electricity	104,703	110,682	69,399	72,700	6,792	7,902	28,512	30,080
	Total district heating and cooling	44,403	23,953	38,666	18,940	2,814	1,966	2,923	3,047
	Total fuels	146,363	133,867	135,267	123,477	5,671	5,378	5,425	5,012
	Total energy	295,469	268,502	243,332	215,117	15,277	15,246	36,860	38,139
Data coverage			94%	96%	93%	76%			

Indicator		2021				2022			
		Total	Residential	Healthcare	Retail	Total	Residential	Healthcare	Retail
CO ₂ emissions (tonnes CO ₂ e)	Total direct CO ₂ emissions (Scope 1)	890	520	230	140	510	260	200	50
	Total indirect CO ₂ emissions (Scope 2)	5,580	2,530	980	2,070	4,700	2,100	810	1,790
	Total indirect CO ₂ emissions (Scope 3)	62,700	50,580	2,570	9,550	53,200	42,750	2,410	8,040
	Total emissions	69,170	53,630	3,780	11,760	58,410	45,110	3,420	9,880
Data coverage					94%	96%	93%	76%	

Intensities

Indicator		2021	2022
Energy (kWh/m ² /year)	Energy intensity - residential	110.4	105.4
	Energy intensity - retail	178.5	161.9
	Energy intensity - healthcare	108.0	106.3
CO ₂ emissions (kg CO ₂ /m ² /year)	CO ₂ intensity - residential	23.8	21.3
	CO ₂ intensity - retail	51.9	38.5
	CO ₂ intensity - healthcare	26.5	23.0

Residential

Decrease v.s. baseline year		1990	2022	Difference
Energy (kWh/m ² /year)	Residential	189.6	105.4	-44%
CO ₂ emissions (kg CO ₂ /m ² /year)	Residential	44.2	21.3	-52%

Retail

Decrease v.s. baseline year		2018	2022	Difference
Energy (kWh/m ² /year)	Retail	277.6	161.9	-42%
CO ₂ emissions (kg CO ₂ /m ² /year)	Retail	78.1	38.5	-51%

Healthcare

Decrease v.s. baseline year		2017	2022	Difference
Energy (kWh/m ² /year)	Healthcare	159.8	106.3	-33%
CO ₂ emissions (kg CO ₂ /m ² /year)	Healthcare	46.0	23.0	-50%

Certificates

Building certificates (% of fair value)	2022	2023
GPR	53.6%	53.8%
BREEAM	1.0%	0.6%
Not certified	45.4%	45.6%

Energy labels

Energy labels real estate (% of fair value)	2022	2023
A	74.0%	81.4%
B	11.1%	9.0%
C	13.7%	8.7%
D	0.6%	0.5%
E	0.3%	0.2%
F	0.1%	0.1%
G	0.1%	0.1%
No label / unknown	0.1%	0.1%

Social indicators

Board

Board	2022	2023
Number of employees	7	7
Male	57%	57%
Female	43%	43%
By age		
<30 years old	0%	0%
30 - 40 years old	0%	0%
40 - 50 years old	14%	14%
50 - 60 years old	57%	57%
60+ years old	29%	29%

Employees

Employees and diversity	2022	2023
Total number of employees (headcount)	488	402
Male	64%	63%
Female	36%	37%
By age		
<24 years old	0%	0%
25 - 34 years old	17%	17%
35 - 44 years old	30%	29%
45 - 54 years old	29%	30%
55 - 64 years old	23%	23%
65+ years old	1%	1%
Diversity - management		
Females in senior management positions	27%	23%
Type contract		
Parttime	11%	9%
Fulltime	89%	91%
Health and wellbeing		
Sickness ratio	4%	4%
Employee engagement score	7.1	7.3
Response rate	75%	85%

Training and development	2022	2023
Training budget per employee	€ 5.000	€ 5.000
ESG training (% employees)	100%	100%
Skills training (% employees)	100%	100%