

Luxembourg, 31/10/2025

## Environmental and Social Completion Sheet (ESCS)

### Overview

Project Name:	SFSB NATIONAAL ENERGIEBESPAARFONDS
Project Number:	2017-0284
Country:	Netherlands
Project Description:	<p><i>Nationaal Energiebespaarfonds ("NEF") was set up by the Dutch Ministry of the Interior to provide loans (maximum EUR 25,000) to Dutch households to finance energy efficient measures. The EIB has been asked to become a co-lender to NEF.</i></p> <p><i>individual</i></p>

### Summary of Environmental and Social Assessment at Completion

#### EIB notes the following Environmental and Social performance and key outcomes at Project Completion

The promoter, “Nationaal Energiebespaarfonds” (“NEF”), which was renamed ‘Nationaal Warmtefonds’ (“NWF”) in July 2020, financed small-scale refurbishment projects aimed at enhancing energy efficiency in residential buildings in the Netherlands. The proposed measures included building-integrated solar photovoltaic systems, solar thermal systems, building insulation, new windows and doors, efficient boilers, heat pumps, heat recovery and ventilation, connection to the district heating network, and other interventions to improve the energy efficiency of residential buildings. The operation also supported the installation of micro-cogeneration units in buildings. These were required to meet the high efficiency cogeneration criteria laid down in the Energy Efficiency Directive (2012/27/EU). In addition, the promoter also supported customised advice to the clients and installation of smart meters.

All projects under this operation complied with the national and EU environmental legal framework, including regulations on the architectural heritage of buildings and asbestos removal where applicable. None of the projects required an EIA. The promoter has not reported any major environmental issues related to the projects and there were no issues regarding cultural / architectural heritage.

Based on the promoter’s reporting and predominantly due to the nature, size and location of the investments, no significant negative environmental or social impacts were noted during the implementation of the investment programme.

#### Summary opinion of Environmental and Social aspects at completion

The EIB is of the opinion, based on reports from the promoter, that the Operation has been implemented in line with EIB Environmental and Social Standards, applicable at the time of appraisal.