

ING launched the Building Energy Efficiency Calculator

14 August 2025

Your own home. Better than ever!



ING Bank Śląski S.A. developed a free-of-charge tool that helps users plan renovations that improve energy consumption at their homes. All you need to do is provide basic information on the building, and the calculator will suggest investment projects that will help improve the energy efficiency; it will also estimate potential savings on bills, the estimated costs of the investment projects and the periods of return. You do not need to be a bank client to use the calculator. It is accessible to everyone.

More than a half of Poles live in their houses (59%)^[1], and the majority of those houses (71%)^[2] are not energy-efficient according to the currently applicable standards and require thermal modernisation.

According to a survey commissioned by ING, Poles have a positive attitude towards changes that would make their homes more energy-efficient (every fifth respondent^[3] declared that they would be willing to effect such a change) but it is not that simple for them. They indicated several reasons for that:

- **We do not have the relevant knowledge** – only 8% of the respondents declared that they knew what the EP ratio stood for (it is the indicator of the annual demand for non-renewable primary energy), or how much energy was used by their home. Only 19% of the real properties had an Energy Performance Certificate.
- **We do not know how much it cost** – depending on the solution, between 6% to 19% of the respondents did not know much individual solutions might cost. Respondents know the most about investments in solar panels (19%) and replacement of lighting with LED bulbs (18%). The other 41% of the respondents have some knowledge of the topic, but they do not know any specific prices. Only 6% of the respondents know the exact prices of heat recovery ventilation, and the other 29% know the approximate prices, the lowest level of price awareness.

- **The process is difficult** – 87% of the respondents who took part in the survey believe that the process of improving efficient energy use at home is complex both as a whole, and in terms of individual stages of the investment project, i.e. when determining the list of actions and the cost overview, selecting the service provider, executing and settling the subsidy. The most difficult aspects of the process include raising the money for the renovation (80% of the respondents declare that it is a tough stage) and settling the subsidy (72%). The majority of the respondents also consider all the remaining stages to be complex as well.

The building energy efficiency calculator provides solutions that make the thermal modernisation process easier.

- The calculator we provide generates a report with a summary of investment projects selected by the user based on all solutions recommended by the tool for the house in question. It is therefore a good idea to use the tool to find out what to do for more savings and more comfort. It was important for us that every one can create their own plan which may be financed with an affordable mortgage loan for an energy-efficient modernisation should it be necessary, said Andrzej Sowa, Bank Executive Director in charge of loans and insurance products for individual clients at ING Bank Śląski.

The calculator was developed in such a way as to navigate the user through the work planning process in an easy and intuitive manner. First, you need to enter the home address and several basic details. Next, you go down to the details, such as the energy consumption. If you do not know the answers to specific questions, you can click the option “Estimate it for me”. At the end, the calculator will show you a recommended list of investment projects for your home. With each proposal, you will get:

- the estimated cost,
- the possible savings, and
- the indicative impact on the EP ratio (or how much energy is used by the house – the lower it is, the better).

The calculator allows you to choose the investment projects you want to implement, plan them over time and check the available subsidies.

ING’s offer already includes solutions that may support clients who want to improve the energy efficiency of their real properties, notably:

- a mortgage loan for an energy-efficient modernisation of your real estate,
- a cash loan called “Pożyczka na lepsze”, and
- a search engine to find subsidies for financing energy-efficient investment projects at home.

The calculator was commissioned by ING and developed by the consulting firm CFP Green Buildings B.V. from the Netherlands which created tools that help plan solutions improving energy efficiency for more than 10 million buildings each year.

For more information go to: [Kalkulator efektywności energetycznej budynków](#)

More about CFP -> <https://cfpgreenbuildings.com/>

[1] [Housing in Europe – 2024 edition - Interactive publications - Eurostat](#)

[2] Council of Ministers, Long-Term Strategy for Buildings Renovation, February 2022

[3] A survey commissioned by ING and conducted on the Polish Survey Panel Ariadna on a nationwide representative sample N=540 individuals aged 18+ who own a single-family house (a detached house, a duplex house or a terraced house. Execution date: 24-26 March 2025, method: CAWI.

The society transitions to the low-carbon economy. That's what clients do, and that's what ING does too. We finance many sustainable actions, but we still finance more projects that are not sustainable. Check it out at [ESG at ING Bank Śląski](#).