

SUSTAINABLE CONSTRUCTION AND RESILIENCE:

BANKS AND INSURERS: KEY PARTNERS IN ACCELERATING SCALE-UP

In the face of increasingly frequent extreme weather events, sustainable construction is progressively emerging as a central issue for risk management, territorial resilience, and the preservation of economic and asset value—going beyond environmental performance alone.

The 2026 Sustainable Construction Barometer, published by Saint-Gobain's Sustainable Construction Observatory, nevertheless highlights a persistent gap: while financial players acknowledge the importance of adaptation and resilience in the built environment, their integration into investment, financing, and insurance decisions remains limited, due to insufficiently demonstrated benefits.

Banks and insurers: real but still incomplete awareness

For the first time since its launch in 2023, the Sustainable Construction Barometer includes a **qualitative international study conducted among the finance sector** – commercial banks, development banks, and insurers – focusing on **adaptation** and **resilience**.

This new component complements the **international quantitative survey** carried out each year (4,800 stakeholders and 30,000 citizens across 30 countries).

The results show that **climate adaptation and resilience** are gaining ground everywhere: among financial players as well as stakeholders (26% of mentions, up 5 points compared to 2025 after an already significant increase the previous year) and citizens surveyed.

These dimensions refer to the ability of buildings and infrastructure to **withstand climate hazards, absorb shocks, and preserve their value over time**. However, they still struggle to become structuring criteria in economic models and remain **difficult to translate operationally into credit or capital allocation decisions**.

The main obstacle: the lack of a demonstrated return on investment

All stakeholders surveyed by the Barometer point to the same explanation: **the need to clearly demonstrate the return on investment** of adaptation and resilience projects.

Unlike CO₂ emissions reduction, which benefits from widely standardized indicators, resilience relies on **long-term, probabilistic, and often indirect benefits**: reduced future losses, business continuity, and asset value preservation.

As a result, immediate and visible – sometimes significant – costs are faced with more diffuse benefits that are still poorly integrated into financial and insurance models.

Making resilience an economic asset

To accelerate the sector's transformation and the shift toward sustainable construction, it is now urgent to **turn resilience into a lever for economic performance, competitiveness, and risk reduction**.



The Barometer shows that **47% of stakeholders** believe sustainable construction creates more value than traditional construction—an assessment that remains too fragile, particularly in Europe and Asia-Pacific.

Additionally, three key levers emerge to strengthen the support of the most hesitant respondents (6% of stakeholders) for continuing the momentum in sustainable construction:

- Making benefits tangible,
- Guaranteeing actual performance for users,
- Objectifying the economic competitiveness of solutions.

Finance providers play a key role in scaling up

In this context, **banks and insurers hold a strategic position**: by more systematically integrating adaptation and resilience issues into their decision-making, they can play a decisive role in moving from shared ambition to large-scale transformation of the construction sector.

This requires progress on several fronts:

- The development of **more operational benchmarks and standards**,
- Better **financial translation of physical risks**,
- The structuring of **adapted financial instruments**,
- And more systematic **integration of resilience** into project and portfolio assessments.

The full 4th Sustainable Construction Barometer is available on saint-gobain.com. Note that a short form must be completed to access the full version.

About Saint-Gobain

Worldwide leader in light and sustainable construction, Saint-Gobain designs, manufactures and distributes materials and services adapted to the residential, non-residential and infrastructure markets. Its integrated and innovative solutions provide sustainability, performance and well-being for its customers. The Group is guided by its purpose, “MAKING THE WORLD A BETTER HOME”.

€46.5 billion in sales in 2025

162,000 employees, locations in 80 countries

Committed to achieving net zero carbon emissions by 2050

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