

NRW.BANK Sustainability Programme 2025 et seq.

Strategic Sustainability Objectives of NRW.BANK

No.	Pillar	Sustainability Objective
1	Promotional Business	Strengthen and expand environmentally and socially sustainable promotional products
2	Capital Market Business	Strengthen and expand the sustainable capital market business
3	Capital Market Business	Strengthen and expand sustainable funding
4	Banking Operations	Optimise the company's consumption/save resources
5	Banking Operations	Further development of sustainable procurement
6	Banking Operations	Strengthen environmentally friendly mobility
7	Overarching	Support the Paris climate goals with regard to the target of climate neutrality by 2045
8	Overarching	Build up a Bank-wide impact management system
9	Overarching	Intensify the dialogue with the stakeholders that are relevant for sustainability and continue to expand sustainability communication
10	Overarching	Constant alignment of corporate responsibility with current corporate citizenship topics
11	Overarching	Secure junior staff, facilitate development and maintain employees' performance
12	Overarching	Future-proof human resources systems and modern working conditions

Besides the sustainability objectives, the Bank has formulated the following CSRD-compliant objectives for 2025:

No.	Pillar	Sustainability Objective
1	Capital Market Business	Improve the ITR management parameter of the corporate portfolio by 0.5°C by 2026.
2	Overarching	Reduce identified underrepresentation of women to promote gender equality.

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Activities of NRW.BANK

1 Strengthen and expand environmentally and socially sustainable promotional products		
Activity	Time Horizon	
Restructure and optimize the promotional offerings to promote transformation	2025	7*
Greater consideration of resource-efficient, circular value creation in the promotional business	2025	7*
Expand the beneficial conditions for companies making special efforts to reduce GHG (climate bonus)	2025	7*
Further development of promotion for public-interest enterprises and social innovations	2025	
Review starting points for the provision of promotional incentives for projects that increase climate resilience	2025	
Implement the state housing promotion programme adapted to current market conditions	2025	
Pilot additional beneficial conditions for municipal projects that comply with the EU taxonomy (taxo bonus)	2025	7*
Test additional beneficial conditions for municipalities and sponsors of infrastructure projects making special efforts to reduce GHG (climate bonus)	2025	7*
Review approaches to better support the energy transition, especially with regard to the realisation of municipal heating plans	2025	7*
Support municipalities in developing and implementing concepts relating to digitalisation as well as climate protection and climate resilience	2025	7*
Support the federal state's efforts to further develop university hospitals in a climate-friendly way	2025	7*
2 Strengthen and expand the sustainable capital market business		
Activity	Time Horizon	
Continue the established sustainable portfolio management using the MSCI ESG Sustainability Rating and the MSCI ESG Controversy and Global Norms Screening and review possibilities for ongoing further development.	ongoing	
Achievement of a climate-neutral investment portfolio by no later than 2045 to support the limitation of the temperature rise to 1.5°C.	2025 et seq.	7*
Consideration of the ITR to limit concentration risks in the corporate portfolio while at the same time promoting those companies that have high transformation ambitions	2045	7*
Exclusion of new investments in corporates and financials (banks and insurance companies – limited to the issuer risk) whose ESG risk is high by industry standards ("laggards) according to an MSCI ESG rating adopted by NRW.BANK.	2025	7*
Collaborative engagement via third-party providers	2025 et seq.	
Update the ESG Investment Framework	ongoing	
Ongoing annual UN PRI reporting	ongoing	

CSRD-compliant activity

CSRD-compliant activity

* Also relevant for other sustainability objectives

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Activities of NRW.BANK

3 Strengthen and expand sustainable funding	
Activity	Time Horizon
Annual issue of at least one Green Bond in compliance with the requirements of the ICMA Green Bond Principles	2025
Examine the possibility of applying the EU Green Bond Standard	2025 et seq.
Issue at least one social bond in compliance with the requirements of the ICMA Social Bond Principles	2025
Update the Green Bond Framework as well as the Social Bond Framework	ongoing
Sustainable establishment of the "green" funding curve, taking into account the EU Taxonomy Regulation, also in the context of granting green municipal loans	ongoing
4 Optimise the company's consumption/save resources	
Activity	Time Horizon
Preliminary study on building management technology	2025
Tender for building management technology	2025
Improve the building management technology	2026
Install a PV system on the roof of the property at Kavalleriestraße in Düsseldorf	2025 et seq.
Expand the capacity of the PV system in Münster	2025 et seq.
Replace lighting with LEDs where this has not been done yet	2025 et seq.
Replace lead accumulator-based UPS with kinetic UPS	2025 et seq.
Replace the food counter with more energy-saving food warming technology	2025
Install free cooling for IT server rooms	2025
Replace refrigerants used for food refrigeration (small-scale) with more environmentally friendly options	2025
Waste collection campaign at NRW.BANK's locations	2025
Redesign the park behind the KAV	2025
Plan the new site in such a way that the criteria for DGNB Platinum certification are met	2029
Stabilise the use of Green Tree products at over 60%	2025
Raise guests' awareness of the issue of food waste	2025 et seq.
Successively expand the employee portal (document centre, digitalised applications)	ongoing
Stabilise the proportion of recycled paper and the paper consumption per employee	2025

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Activities of NRW.BANK

5 Further development of sustainable procurement

Activity	Time Horizon
Upper CO ₂ limit of max. 6,000 g CO ₂ per dish	2025
Introduction of a Creative Friday, where one dish can be created from surplus food	2025

6 Strengthen environmentally friendly mobility

Activity	Time Horizon
Offer and promote e-cars in the company car fleet (successive replacement of combustion engines with electric and hybrid cars)	ongoing
Offer a subsidised "job ticket" and regular review for reasonable adjustments	ongoing
Offer of and additional subsidisation of "job bicycle"; provisions of sheltered bicycle parking, showers and changing rooms	ongoing

7 Support the Paris climate goals with regard to the target of climate neutrality by 2045

Activity	Time Horizon	
Carry out a biodiversity check	2025	
Further development of the sector guidelines	2025	
Development of a climate transition plan for the Bank	2025	
Restructure and optimize the promotional offerings to promote transformation	2025	1*
Greater consideration of resource-efficient, circular value creation in the promotional business	2025	1*
Expand the beneficial conditions for companies making special efforts to reduce GHG (climate bonus)	2025	1*
Review starting points for the provision of promotional incentives for projects that increase climate resilience	2025	1*
Pilot additional beneficial conditions for municipal projects that comply with the EU taxonomy (taxo bonus)	2025	1*
Test additional beneficial conditions for municipalities and sponsors of infrastructure projects making special efforts to reduce GHG (climate bonus)	2025	1*
Review approaches to better support the energy transition, especially with regard to the realisation of municipal heating plans	2025	1*
Support municipalities in developing and implementing concepts relating to digitalisation as well as climate protection and climate resilience	2025	1*
Support the federal state's efforts to further develop university hospitals in a climate-friendly way	2025	1*

* Also relevant for other sustainability objectives

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Activities of NRW.BANK

8 Build up a Bank-wide impact management system		
Activity	Time Horizon	
Develop impact-oriented KPIS and other indicators	2025 et seq.	7*
9 Intensify the dialogue with the stakeholders that are relevant for sustainability and continue to expand sustainability communication		
Activity	Time Horizon	
Maintain emphasis on sustainability-related topics in internal and external communications	ongoing	
Continue the regular and open exchange in the context of the stakeholder dialogue	ongoing	
10 Constant alignment of corporate responsibility with current corporate citizenship topics		
Activity	Time Horizon	
Collaboration with Stiftung Zukunft NRW	2025	
Integration of people with disabilities and people of equal status	ongoing	
Promotion of cultural festivals (düsseldorf festival!, KlavierFestival Ruhr, GWK Chapeau Classique)	2025	
Support the CFR Junior Professorship "Sustainable Finance" (Cologne)	2026	
Annual blood donation campaign in cooperation with the Red Cross	ongoing	
Possibilities for HLA typing in cooperation with the Bone Marrow Donation Centre in Düsseldorf	ongoing	
Raise awareness of conscious and competent approach to staff diversity	ongoing	

* Also relevant for other sustainability objectives

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Activities of NRW.BANK

11 Secure junior staff, facilitate development and maintain employees' performance	
Activity	Time Horizon
Training to cover own requirements – Offer permanent employment to all good traineeship graduates	ongoing
Offer internal training of trainees on sustainability topics	ongoing
Offer trainee programmes with terms of eight to twelve months (permanent employment)	ongoing
Provide target-group-oriented internships for career orientation and qualification	ongoing
Continue the “internal before external” recruitment principle for all development and promotion positions	ongoing
Development positions for particularly proven seniors to strengthen the specialist career path	ongoing
Actively support the development of junior staff	ongoing
Hold regular feedback talks and show specific development perspectives to ensure sustainable human resources development (autonomy, development, recognition)	ongoing
Preferential appointment of equally qualified women to positions where they are underrepresented (in accordance with the Equality Plan)	ongoing
Establish tandem solutions for leadership tasks	ongoing
Update the methodology and content of the internal and external qualification programme in line with the requirements of the different target groups	ongoing
Offer a wide range of qualification-related training programmes for all employees	ongoing
Multi-stage development programmes for leaders and project managers to build up and secure sustainable leadership and project management expertise	ongoing
“Dealing with mental illness”, “healthy leadership” and “emotional skills” as fixed elements of the mandatory executive development	ongoing
Continuation and effective further development of the comprehensive range of health promotion services	ongoing
Support from a company care coach for employees and managers with a care-related issue	ongoing
Flexible retirement that allows both earlier retirement – with a longer notice period for an early knowledge transfer – and a longer working life beyond the start of the retirement phase	ongoing
12 Future-proof human resources systems and modern working conditions	
Activity	Time Horizon
Continuation and effective further development of the comprehensive range of work-life balance benefits	ongoing
Flexible and needs-based use of mobile work	ongoing
Broad range of options for the flexibilisation of the (annual) working hours	ongoing
Wide range of attractive benefits for employees	ongoing
The 2024–2028 Equality Plan formulates not only explicit activities to increase the share of women in underrepresented peer groups but also activities to promote equality and activities to promote the balance of work and family life.	2028
Implementation of the measures define in the 2024–2028 Equality Plan	2028

CSR-compliant activity