

Assessment of the results of NRW.BANK's Sustainability Programme 2024–2027

Social promotion enables the issuance of **2 Social Bonds**, including through the promotion of **educational infrastructure**

NRW.BANK.Moderne Schule:

Increase in interest rate subsidy and expansion of the purposes of use to include the promotion of municipal daycare centres

NRW.BANK.Sportstätten:

Increase in the interest rate subsidy and use of other promotional expense components during the entire term of the loan

NRW.BANK.Infrastruktur:

Introduction of an "Education" sub-programme with fixed interest rate reduction



Biodiversity-friendly redesign of outdoor areas

Eco-paving, sponge city elements, resilient perennials, removal of cherry laurel



22 new dual students

22 dual students were hired in 2024. This has brought the total number of dual students to 60.

In addition, 11 dual students were successfully taken into permanent employment after completing their studies in 2024.

Job bicycle



As of December 31, 2024, there were a total of 482 active leases. 184 new contracts were concluded in 2024.

Expansion of participation in climate-related engagements



Participation through norm-based collaborative engagement together with other institutional investors in 14 selected engagements involving 9 companies that show social and ecological controversies with regard to international norms and standards for responsible corporate conduct.

In 2024, NRW.BANK decided to also participate in ISS ESG's thematic Net Zero engagement in the future in order to highlight the importance of climate data and transformation strategies to selected issuers.

Conversion of the vehicle fleet



Complete switch to electric and hybrid models and increased subsidy for BahnCard 100 First, with employer paying tax and social security contributions. A total of 48 charging points for e-vehicles are now available in Düsseldorf and 20 in Münster.

62,8% „Green Tree“ products



Green Tree products accounted for 62.8% of total office supplies in 2024, up 0.8% on the previous year.

7 measures implemented to support the Paris climate goals



Including the development of sector guidelines, the assessment and publication of the financed emissions from the NRW.BANK credit portfolio and the further development and adjustment of promotional programmes for climate protection projects.

Issuance of Green bond totalling € 1 billion



The issue was based on the revised Green Bond Framework from 2024. The bond complies with the ICMA Green Bond Principles and takes into account, on a best effort basis, the EU Taxonomy as the classification system of the EU GBS.

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1 Strengthen and expand environmentally and socially sustainable promotional products			
Activity	Time Horizon	Status	Implementation in 2024
Participate in the federal state's social enterprise strategy and improve the promotion for social innovators, if necessary	2024	implemented	<ul style="list-style-type: none"> — Participation of NRW.BANK in the state government's "Workshop to support social start-ups in NRW" to develop the strategy for social enterprises > July 5, 2024: Publication of the federal state's strategy — Organisation of internal, Bank-wide workshops to develop new NRW.BANK promotion approaches for public-interest enterprises and social innovations
Analyse the sustainability demands made on the financial sector with regard to public housing promotion	2024	implemented	<ul style="list-style-type: none"> — Demands made on public housing promotion from the ESG risk assessment pursuant to MaRisk; recording and rating in rental housing promotion as part of the property valuation and credit analysis of the ESG risks of the industry, investors and the residential properties to be promoted — Examination of the demands made on public housing promotion from the CSRD and consideration for NRW.BANK's CSRD Sustainability Report; publication for the fiscal year 2024
Examine and, if necessary, conceptualise supplementary financing for public rental housing promotion	2024	implemented	A rough examination has been carried out. The results are currently being validated.
Identify and, if necessary, consider further aspects of the circular economy in the promotional business	2024	implemented	Implemented as part of the introduction of NRW.BANK.InvestZukunft on May 19, 2025 (addition of the purpose for the circular economy)
Review possibilities for risk mitigation in climate protection investments (e.g. hydrogen)	2024	implemented	<ul style="list-style-type: none"> — progres.nrw – risk protection of hydrothermal geothermal energy (subsidy programme of the State of North Rhine-Westphalia for companies, cities, municipalities and districts for preliminary studies, feasibility studies, seismic measurements and drilling): Participate in the development of the programme guidelines and act as the paying and granting agent at the start of the programme
Improve educational infrastructure promotion (especially schools and daycare centres)	2024	implemented	<ul style="list-style-type: none"> — NRW.BANK.Moderne Schule: Increase in the interest rate reduction and extension of purposes to include the promotion of municipal daycare centres — NRW.BANK.Sportstätten: Increase in the interest rate reduction — NRW.BANK.Sportstätten: Use of the "Förderleistung" during the entire term of the loan — NRW.BANK.Infrastruktur: Introduction of an "Education" sub-programme with fixed interest rate reduction — NRW.BANK.Infrastruktur: Introduction of the General Block Exemption Regulation (GBER) to improve the passing on of the "Förderleistung" to the funding recipient — NRW.BANK.Infrastrukturfinanzierungen: Possibility to use interest rate reductions for education projects for the funding of syndicate partners via NRW.BANK.Infrastruktur

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2 Strengthen and expand the sustainable capital market business			
Activity	Time Horizon	Status	Implementation in 2024
Continue the established sustainable portfolio management using the MSCI ESG Sustainability Rating and the MSCI ESG Controversy and Global Norms Screening	ongoing	implemented	In the fiscal year 2024, the Bank continued to implement sustainable portfolio management in the investment business through the use of the MSCI ESG Sustainability Rating and controversy research. In 2024, NRW.BANK decided to extend the existing new investment ban for laggards according to the MSCI ESG Rating (B and CCC), which already applies to the corporate portfolio: With effect from January 1, 2025, this new investment ban will also apply to the Bank's financial portfolio (banks and insurance companies).
Sustainable management of the corporate portfolio, taking into account transformation opportunities risks and in support of the Paris climate goals using the MSCI Implied Temperature Rise (ITR) and continuous review of the potential inclusion of other asset classes	2024 et seq.	implemented	Since 2023, NRW.BANK has considered the Implied Temperature Rise (ITR) in degrees as an additional management metric to limit concentration risks in the corporate portfolio. An extension to other risk classes has not been included because corresponding climate analyses and management tools are still under development, and their informative value is very limited compared to company valuations.
The first interim operational target is to improve the ITR management parameter of the corporate portfolio by about 0.5 °C	2026	implemented	To achieve the first operational interim target by 2026, no more new investments in companies that have no transformation ambitions will be allowed under the ITR-driven portfolio management approach, whereas investments in companies that have transformation ambitions in line with the goals of the Paris Climate Agreement will be actively promoted.
Norm-based collaborative engagement via third-party providers	2024 et seq.	implemented	Through norm-based collaborative engagement via ISS ESG, NRW.BANK, together with other institutional investors, participated in 14 selected engagements of 9 companies that show social and ecological controversies regarding international norms and standards for responsible corporate conduct in 2024. After a multi-month testing phase in 2024, NRW.BANK decided to also participate in ISS ESG's thematic Net Zero engagement in the future so as to be able to highlight the importance of climate data and transformation strategies to selected issuers.
Update the ESG Investment Framework	2024	implemented	In January 2024, the Bank published the updated NRW.BANK.ESG Investment Framework.
Annual UN PRI reporting	ongoing	implemented	The UN PRI Report for the fiscal year 2023 was published in 2024. The ESG Investment Framework served as the basis.

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3 Strengthen and expand sustainable funding			
Activity	Time Horizon	Status	Implementation in 2024
Issue at least one green bond in compliance with the requirements of the ICMA Green Bond Principles and the EU Green Bond Standard	2024	implemented	In 2024, NRW.BANK successfully issued a € 1 billion Green Bond based on its Green Bond Framework, which was also revised in 2024. The bond therefore complies with the ICMA Green Bond Principles and is also based on the new EU taxonomy as the classification system of the EU GBS.
Examine the possibility of applying the EU Green Bond Standard (EU COM)	2024 et seq.	implemented	<p>The capital market was closely involved in the development of the EU Green Bond Standard (EU GBS). Regulation (EU) 2023/2631 of the European Parliament and the Council on European Green Bonds was published on November 30, 2023.</p> <p>Application depends on taxonomy-compliant promotional loans.</p>
Issue at least one social bond in compliance with the requirements of the ICMA Social Bond Principles	2024	implemented	<p>In the fiscal year 2024, the Bank successfully issued two Social Bonds: one Social Bond with a volume of € 1 billion and one Social Bond with a volume of € 500 million.</p> <p>The Social Bond asset pool complies with the requirements of the ICMA Social Bond Principles.</p>
Analyse and update the Social Bond Framework	ongoing	implemented	The Social Bond Framework was last published in January 2022. No adjustments to the Framework were necessary in the reporting year.
Sustainable establishment of the “green” funding curve, considering the EU Taxonomy Regulation, also in the context of granting green municipal loans	ongoing	implemented	<p>In line with the market trend towards greensustainable investments, the Capital Markets unit has created a funding curve.</p> <p>The NRW.BANK green curve represents a funding option that is more favourable than the conventional NRW.BANK funding curve. Loans based on the EU Taxonomy benefit from the green curve and may be used as underlying assets for the issue of Green Bonds.</p>

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4 Optimise the company's consumption/save resources

Activity	Time Horizon	Status	Implementation in 2024
Preliminary study on building management technology	2024	implemented	The preliminary study on building management technology (BMT) was carried out at both locations. In this context, it turned out that a new BMT network must first be installed at both locations due to the specific building technology required by banks before the BMT can be put out to tender.
Tender for building management technology	2024	implemented	The tender project for the BMT networks has been launched at both locations. However, the BMT tender process can only be completed once the BMT network has been installed. An IT project has been launched for the BMT network. Planning for the new BMT is running in parallel.
Improve the building management technology	2024/2025	implemented	To improve the BMT, a BMT network must first be installed. The BMT is expected to be installed at both locations in 2026.
Feasibility study on PV system	2023 et seq.	implemented	The feasibility study on PV systems for the buildings in Düsseldorf and Münster has been completed.
Install a PV system on the roof of the property at Kavalleriestraße in Düsseldorf	2024 et seq.	implemented	Following the completion of the feasibility studies in Düsseldorf and Münster, the installation of a PV system at Kavalleriestraße is currently being initiated. To this end, enquiries were submitted to providers of PV systems.
Expand the capacity of the PV system in Münster	2024 et seq.	implemented	Enquiries for the expansion of the capacity were submitted to several providers of PV systems.
Replace the lighting in the park with LEDs with intelligent brightness control	2023 et seq.	implemented	The lighting was replaced in October 2024.
Plan the installation of free cooling for IT server rooms	2023 et seq.	implemented	The planning of the free cooling system has been completed.
Install free cooling for IT server rooms	2024	implemented	The free cooling system has been installed in the IT server rooms. The control system is still missing. The free cooling system is running.
Replace lighting with LEDs where this has not been done yet (EnSimiMaV measures)	2024	implemented	The appropriate lamps are currently being selected. The lighting concept for Münster is currently being developed.
Replace lead accumulator-based UPS with kinetic UPS	2024	open	The project will take longer than expected. Implementation will take place in 2025 at the earliest.
Review the introduction of a waste analysis tool for the canteens	2024	implemented	Two waste analyses were carried out in Düsseldorf and Münster. Improvement activities have been implemented and the waste volume has been reduced at both sites.
Replace refrigerants used for food refrigeration (small-scale) with more environmentally friendly options	2024	implemented	A market survey is being carried out for the replacement of refrigerants with more environmentally friendly options in Düsseldorf and Münster. The technical implementation is still being clarified. A provider has been found. Detailed planning for implementation is currently underway.
Operate the emergency power backup system with renewable fuels; continue to use (not dispose of) the existing stocks	2024	implemented	The emergency power backup system is now operated with renewable fuels. The recycling ratio and the CO ₂ e values are included in the Eco-Balance 2024.

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4 Optimise the company's consumption/save resources

Activity	Time Horizon	Status	Implementation in 2024
Waste collection campaign in the vicinity of the NRW.BANK sites	2024	implemented	Due to the weather, the waste collection campaign could only be carried out in Düsseldorf. More than 100 kg of waste were collected there.
Build bug hotels	2024	implemented	Another bug hotel has been set up in Münster.
Transform the lawn area into a bug-friendly green space	2023 et seq.	implemented	200 square metres were transformed into a bug-friendly green space.
Install a monitor showing relevant information on the carbon footprint of the meals	2023 et seq.	implemented	In the entrance area of the company restaurant, there is a monitor displaying the dishes on offer and the CO ₂ footprint of each dish.
Stabilise the use of Green Tree products at over 60%	2024	implemented	Green Tree products accounted for 62.8% of total office supplies in 2024, up 0.8% on the previous year.
Stabilise the proportion of recycled paper and the paper consumption per employee	2024	implemented	Total paper consumption in 2024 declined by 5.4% to 6.96 kg per employee p.a. At 76%, the share of recycled office paper in 2024 was slightly below the five-year average.
Successively expand the employee portal (document centre, digitalised applications)	ongoing	implemented	Implementation of a fully integrated mapping of personnel time recording in the SAP HCM personnel management system and application in NRW.BANK's employee portal has begun. The process engine for the digitalised application of various personnel processes went live in 2024. The first personnel processes will be implemented in 2025.
Plan the new site in such a way that the criteria for DGNB Platinum certification are met	2029	implemented	Platinum certification is still being sought.

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5 Further development of sustainable procurement

Activity	Time Horizon	Status	Implementation in 2024
Record the carbon footprint per meal offered in the canteens	2024	implemented	The emissions for 2024 were fully recorded and are included in the 2024 Eco-Balance as a new component.
Prepare a sustainability concept for Purchasing	2024	implemented	A sustainability agreement has been drawn up by NRW.BANK and will be applied to various tenders from May 1, 2025.

6 Strengthen environmentally friendly mobility

Activity	Time Horizon	Status	Implementation in 2024
Offer and promote e-cars in the company car fleet (successive replacement of combustion engines with electric and hybrid cars)	ongoing	implemented	The complete switch to electric and hybrid models and the increased subsidy for BahnCard 100 First, with the employer paying tax and social contributions, took place in 2024.
Increase the number of e-charging points operated with electricity from the Bank's own PV system or with 100% certified green electricity in the Bank's car parks	2023 et seq.	implemented	A total of 48 charging points for e-vehicles are now available in Düsseldorf and 20 in Münster.
Determine the carbon emissions from employee commuting	2024	implemented	A survey on the mobility behaviour of the Bank's employees was carried out in summer 2024. The commuting footprint was determined based on the survey's results and national averages.
Offer a subsidised "job ticket" and regular review for reasonable adjustments	ongoing	implemented	Continuation of the "Deutschlandticket" subsidised by the employer for all employees in 2024.
"Job bicycle" offer and additional subsidisation	ongoing	implemented	Continuation of bicycle leasing subsidised by the employer for all employees in 2024.

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

Activity	Time Horizon	Status	Implementation in 2024
Carry out a biodiversity check	2024	open	The biodiversity check could not be carried out in 2024 due to resource constraints.
Introduce sector guidelines (basic concept and initial sector guidelines)	2024	implemented	The introduction of sector guidelines to achieve a Paris-compatible climate path in the promotional business was addressed in 2024. The introduction of sector guidelines for seven particularly emission-intensive sectors (shipping; aviation; automotive; iron and steel production; oil, gas; electricity generation; buildings) took place on February 1, 2025.
Determine and publish the emissions financed by NRW.BANK's credit portfolio	2024	implemented	The prerequisites for calculating NRW.BANK's emissions pursuant to the PCAF standard were created as part of the CSRD implementation project. The first publication took place at the beginning of April 2025 as part of non-financial reporting.
Assist the federal state in its efforts to improve the carbon footprint of universities and university hospitals	2024	implemented	<ul style="list-style-type: none"> — NRW.BANK.Infrastruktur: Clarify the regulations under state aid law for the promotion of the energy modernisation of university hospitals in coordination with the federal state — NRW.BANK.Infrastruktur: Create the conditions for a case-specific application of the General Block Exemption Regulation (GBER) for the promotion of university hospitals
Update the promotional offerings in favour of corporate climate action investments	2024	implemented	Four of the five sub-items/specifications defined for this activity as part of the 2024–2027 strategy have already been fully implemented (including the introduction of a new promotional programme for ecological and digital transformation projects) and the last one is currently being processed.
Orient the promotion intensity more effectively towards the GHG and environmental impact of projects	2024	implemented	<ul style="list-style-type: none"> — NRW.BANK.Effizienzcredit (construction variant): Extension of access to funding through confirmation of an energy efficiency expert and confirmation of a requested sustainability certificate — NRW.BANK.Gründung und Wachstum/NRW.BANK.Universalkredit: Introduction of the new climate bonus promotional instrument with an additional fixed interest rate reduction if the application criteria are met
Analyse approaches for better consideration of environmental transformation aspects in syndicated and equity financing	2024	implemented	Analysis of starting points for better consideration of environmental transformation promotion in syndicated and equity financing as part of the working group on the concept for promoting environmental transformation.
Identify starting points for advising and supporting municipalities in drawing up and implementing municipal heating plans	2024	implemented	<ul style="list-style-type: none"> — Adaptation and further development of the discontinued KfW subsidy programme 432 "Energy-efficient urban refurbishment" for municipalities as part of the promotional fund, here: among other things, examination of the support of municipal heat planning beyond the legal obligation — Examine NRW.BANK's connecting factors to NRW's energy and heat strategy, particularly considering the immense investment requirements for converting the heating system

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8 Build up a Bank-wide impact management system

Activity	Time Horizon	Status	Implementation in 2024
Develop impact-oriented KPIs, including for measuring CO ₂ and other indicators	2024	implemented	The development of an impact management system for NRW.BANK is as planned. In addition to the conceptual development of a basic concept including impact understanding, categories and indicators, the first steps are now being taken towards bank-wide data mobilisation and evaluation. As part of a special activity, queries for nine impact indicators and an initial draft for a dashboard are being created. The further procedure depends on the prioritisation of the change project. One challenge is the availability of data due to the specific data systems of the promotional bank.
Carbon management of the promotional portfolio	2024 et seq.	implemented	This activity has been reallocated and is being addressed in connection with PCAF/Climate Transition Plan.

9 Intensify the dialogue with the stakeholders that are relevant for sustainability and continue to expand sustainability communication

Activity	Time Horizon	Status	Implementation in 2024
Further development of sustainability-related topics in internal and external communications	2024	implemented	The topic of sustainability was expanded in all its facets in internal and external communication via social media, press releases, article placements, the intranet and "KOMM MIT". Specifically, promotion examples were presented on the website or social media, guest articles were written on the topic of sustainability, interviews on the strategic focus were published in "KOMM MIT" and a sustainability week on the topic of social sustainability was organised. NRW.BANK published its Sustainability Report for 2023.
Continue the regular and open exchange in the context of the stakeholder dialogue	2024	implemented	Expansion of the stakeholder dialogue to include the group of public customers in 2024. In addition, continuation of the other dialogue series.
Continue the keynote series on sustainability for NRW.BANK's employees	2024	implemented	Organisation of event-related keynote speeches, including the presentation of the new Sustainability Strategy.

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10 Constant alignment of corporate responsibility with current corporate citizenship topics

Activity	Time Horizon	Status	Implementation in 2024
Collaboration with Stiftung Zukunft NRW	2024	implemented	With its donation to Stiftung Zukunft NRW, the Bank supports the “Prompt!” project of the University of Cologne, among other things. “Prompt!” is a training programme for teachers to enable them to better cope with the challenges of the constantly changing social demands.
Integration of people with disabilities and people of equal status	2024	implemented	Activities in accordance with NRW.BANK's Inclusion Agreement and the action plan, which was revised in 2024.
Promotion of young up-and-coming artists	2024	implemented	The Bank supported various cultural festivals as well as Gesellschaft zur Förderung der Westfälischen Kulturarbeit e. V.
Support the CFR Junior Professorship “Sustainable Finance” (Cologne)	2026	implemented	The Bank co-finances the CFR Junior Professorship “Sustainable Finance” at the University of Cologne with its donation.
Annual blood donation campaign in cooperation with the Red Cross	ongoing	implemented	Continued in 2024
Permanent possibility for HLA typing in cooperation with the Bone Marrow Donation Centre in Düsseldorf	ongoing	implemented	Continued in 2024
Raise awareness of conscious and competent approach to staff diversity	ongoing	implemented	Ongoing activity within the HR planning and development strategy.

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11 Secure junior staff, facilitate development and maintain employees' performance

Activity	Time Horizon	Status	Implementation in 2024
Training to cover own requirements – Offer permanent employment to all good traineeship graduates	ongoing	implemented	Ongoing activity within the HR planning and development strategy; permanent employment of the following graduates in 2024: 4 x Bachelor of Arts – Management and Digitalisation 2 x Bachelor of Arts – Finance and Banking 5 x Bachelor of Arts – Business Informatics
Offer internal training of trainees on sustainability topics	ongoing	implemented	Continued in 2024 – annual one-day workshop on sustainability for all trainees; changing thematic focus depending on the year
Continuation and effective further development of the comprehensive range of health promotion services	ongoing	implemented	Besides the services offered on an ongoing basis, keynote speeches on selected health issues as well as a health check-up for all employees were offered in 2024. In addition, NRW.BANK subsidises the participation in certified prevention programmes with up to € 150 per employee per year and bears 75% of the costs of such programmes. With the Urban Sports Club, NRW.BANK has been offering all employees a subsidised programme promoting physical health since 2024.
Support from a company care coach for employees with a care-related issue	ongoing	implemented	The company care coach assists caring employees in better reconciling work and family life. Caring employees get individualised advice and needs-oriented support in various care situations. The advisory service also aims to help caring family members avoid personal stress as early as possible.
Offerings to make retirement more flexible (possibilities for shortening and extending the period of employment)	ongoing	implemented	Extension of old-age part-time work until the end of 2027 and of early retirement until the end of 2025. If required, NRW.BANK offers employees limited employment contracts beyond retirement.
Offer trainee programmes with terms of eight to twelve months (permanent employment)	ongoing	implemented	Continued in 2024 – one trainee programme has been launched.
Offer pupil internships for career orientation	ongoing	implemented	22 pupil internships were organised in 2024. In addition, one-day information stints are offered on an ongoing basis.
Continue the “internal before external” recruitment principle for all development and promotion positions	ongoing	implemented	Ongoing activity within the HR planning and development strategy. As a matter of principle, vacancies are only advertised on the external market if the position cannot be filled internally.
Development positions for particularly proven seniors to strengthen the specialist career path	ongoing	implemented	The admission criteria for particularly proven seniors were revised and simplified in 2024.
Actively support the development of talented junior staff	ongoing	implemented	Ongoing activity within the HR planning and development strategy as well as ongoing support of junior staff

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11 Secure junior staff, facilitate development and maintain employees' performance

Activity	Time Horizon	Status	Implementation in 2024
Hold regular feedback talks and show specific development perspectives to ensure sustainable human resources development (autonomy, development, recognition)	ongoing	implemented	Ongoing activity within the HR planning and development strategy. A total of 1,429 feedback talks were completed in 2024.
Preferential appointment of equally qualified women to positions where they are underrepresented (in accordance with the Equality Plan)	ongoing	implemented	Updating of the Equality Plan with the following target shares for 2028: Divisional management: 33% Departmental management: 34% Unit/team leaders: 38% Senior positions: 40% First specialists (pay scale group 8-9): 50%
Update the methodology and content of the internal and external qualification programme	ongoing	implemented	Comprehensive adjustment of existing personnel development products and inclusion of new products in the context of the "Future programme": — Applying agile methods — Leading in an agile context — Workshops on the topic of "Leading change" — PMV III: Methods for project managers, product owners and scrum masters — E-learning courses on agility, innovation, digitalisation and change
Offer a wide range of qualification-related training programmes for all employees	ongoing	implemented	In 2024, a total of 25 degrees were completed via the programme for on-the-job staff development. This included eight master's and eight bachelor's degrees.
"Dealing with mental illness", "healthy leadership" and "emotional skills" as fixed elements of the mandatory executive development	ongoing	implemented	Continued in 2024 in the context of ongoing executive development

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12 Future-proof human resources systems and modern working conditions			
Activity	Time Horizon	Status	Implementation in 2024
Constantly evaluate and further develop work-life balance offerings	ongoing	implemented	Examination of workation; e-learning courses for executives on the topic of care; new cooperation with a daycare centre in Münster
Allow the flexible and needs-based use of mobile work formats within the scope of what is possible in terms of the law, collective agreements and operations	ongoing	implemented	Regulated by the “Mobile Work” convention. Sporadic and event-driven mobile work or regular mobile work is possible in consultation with the respective executive. The lower limit for in-office work is 50% of the individual target working hours.
Broad range of options for the flexibilisation of the (annual) working hours	ongoing	implemented	Various offerings in addition to independently managed working hours, such as additional leave or time off for up to three months in return for reduced salary
Wide range of attractive benefits for employees	ongoing	implemented	Wide range of offerings, such as mobility support, flexible working hours, health promotion, high-quality pension schemes or work-life balance