

NRW.BANK Sustainability Indicators at a glance



Governance metrics	2023	2024	2025	Unit	Source	
Corporate Governance						
Mandatory, recurring trainings focusing on compliance, fraud prevention, anti-money laundering, data protection, information security, sustainability, and social media	100	100	100	% of employees	Non-financial report 2025	
Scope of the Public Corporate Governance Code	100	100	100	% of employees		
Scope of the "Suitability Assessment Guideline of NRW.BANK" for the appointment of the Managing Board and Supervisory Board	-	100	100	% of members		
Incidents and complaints						
Reported incidents of discrimination	0	0	0	incidents		
Non-respect of UN Guiding Principles on Business and Human Rights, the ILO Core Labour Standards, and the OECD Guidelines	-	0	0	incidents		
Human rights issues and incidents connected to its upstream and downstream value chain	-	0	0	incidents		
Fines for violations of anti-corruption and anti-bribery regulations	0	0	0	incidents		

Economic metrics	2023	2024	2025	Unit	Source
NRW.BANK Green Bonds (New issuances)¹⁾					
Volume	1,000	1,000	750	mio. €	https://www.nrwbank.de/en/about-us/investor-relations/green-bonds/
Maturity	7	7	7	years	
Focus	Energy	Energy	Energie		
Annual reduction of CO ₂ equivalents	353	706	228	t/mio. €	
NRW.BANK Social Bonds (New issuances)¹⁾					
Social Bond Asset-Pool	8.1	7.9	12.2	bn. €	https://www.nrwbank.de/en/about-us/investor-relations/social-bonds/
Focus	Creation and preservation of jobs, support for municipalities	Creation and preservation of jobs, support for municipalities	Schaffung und Erhalt von Arbeitsplätzen, Unterstützung von Kommunen		
Additional jobs created	~ 37,000	~ 26,000	~ 24,000		
Volume	1,000	1,000; 500	1,000	mio. €	
Maturity	10	10; 15	10	years	
Volume	300		155 (CHF)	mio. AUD	
Maturity	3		15	years	
Promotional fields (Volume of new commitments)					
Economy	3,165	2,651	3,343	mio. €	Sustainability report 2023 Non-financial report 2025
Housing	3,766	4,504	5,008	mio. €	
Infrastructure / Municipalities	4,849	4,288	7,894	mio. €	

Social metrics	2023	2024	2025	Unit	Source
Workforce structure (as of December 31, 2024)					
Number of permanent employees	1,534	1,593	1,643	employees	Sustainability report 2023 Non-financial report 2025
Number of temporary employees	52	49	44	employees	
Employee turnover rate	5.2	5.8	5.5	%	Non-financial report 2025
Ratio of total remuneration of the highest-paid Individual to the median of all other employees	-	9.1	8.7		
Collective bargaining coverage	-	80-100	80-100	%	
Number of employees under 30 years ²⁾	-	197	200	employees	
Number of employees aged 30 to 50 years ²⁾	-	794	823	years	
Number of employees over 50 years ²⁾	-	651	664	employees	
Average age ²⁾	45.9	-	-	Years	Sustainability report 2023
Education and training					
Average training hours per employee	-	15.0	16.3	hours	Non-financial report 2025
Dual Students / Trainees	56	61	72	employees	Sustainability report 2023 Non-financial report 2025
Work-Life balance					
Part-Time employees	576	628	467	employees	Sustainability report 2023 Non-financial report 2025
Leave of absence for family reasons	-	6.5	6.5	%	Non-financial report 2024
Equal opportunity or diversity metrics					
Percentage of women in the total workforce	50.2	49.4	49.3	%	Sustainability report 2023 Non-financial report 2025
Percentage of women in leadership positions (levels 2 to 5)	34.4	33.6	35.7	%	
Percentage of women on the Executive Board	50	60	60	%	Non-financial report 2025
Percentage of women on the Supervisory Board	-	53.3	53.3	%	
Unadjusted gender pay gap	-	14.1	13.4	%	
Social commitment	1.2	1.25	1.25	mio. €	

Environmental metrics	2023	2024	2025	Unit	Source
Greenhouse Gas Emissions					
Total Emissions	1,997,555 ⁵¹	1,983,992 ⁵¹	2,240,872 ⁵¹	kg CO _{2e}	https://www.nrwbank.de/en/about-us/sustainability/ecology-in-banking-operations/index.html
of which: direct Emissions (Scope 1 ³¹)	453,269 ⁵¹	474,530 ⁵¹	533,797 ⁵¹	kg CO _{2e}	
of which: indirect Emissions (Scope 2 ³¹)	407,359	475,440	499,968	kg CO _{2e}	
of which: indirect Emissions (Scope 3 ³¹)	1,137,061 ⁵¹	1,034,179 ⁵¹	1,207,107 ⁵¹	kg CO _{2e}	
of which: compensated ⁴¹	100	100	100	%	
CO _{2e} /Employee	1,236.1	1,101.0	1,026.0	kg CO _{2e}	
In addition: Greenhouse Gas Emissions according to PCAF Standard A					
Total Emissions	-	21,067,981 ⁶¹	18,576,247	t CO ₂	Non-financial report 2025
of which: Scope 1 and 2 Emissions	-	6,454,091 ⁶¹	5,358,098	t CO ₂	
of which: Scope 3 Emissions	-	14,613,890 ⁶¹	13,218,149	t CO ₂	
Emission intensity	-	281	235	CO _{2e} /mio. €	
Share of calculated assets in allocated assets	-	86.65	89.5	%	
Building energy					
Total electricity consumption	6,328	7,140	7,569	MWh	Environmental statement 2025
of which: from renewable electricity	100	100	100	%	
Electricity consumption per employee	3,507	3,502	3,474	kWh	
Total heating energy consumption	4,487	5,237	5,509	kWh	
of which: from district heating	100	100	100	%	
Heating energy consumption per employee	2,776	2,907	2,522	kWh	
Water					
Total water consumption	20,466	24,647	28,669	m ³	Environmental statement 2025
Water consumption per employee and per day	50.6	54.7	52.5	l	
Business travel					
Total travel kilometers	3,595,602	4,151,399	4,224	km	Environmental statement 2025 Sustainability report 2023
Travel kilometers per employee	2,225	2,304	1,934	km	Environmental statement
Paper					
Total paper consumption ⁷¹	11.7	11.6	9.7	t	Sustainability report 2023
Paper consumption per employee ⁷¹	7.3	6.4	4.4	kg	Environmental statement 2025
of which: recycled paper ⁸¹	63.5	60.4	56.8	%	Environmental statement 2025 Sustainability report 2023
Waste					
Total waste ⁹¹	134.6	133.1	282.9	t	Environmental statement 2025 Sustainability report 2023
Waste per employee	82.5	73.9	140.2	kg	
Recycling ratio	50.8	51.6	52.4	%	Environmental statement 2025
Refrigerant losses					
Refrigerant loss	91.4	9.0	29.5	kg	Environmental statement 2025
Full time equivalent					
For the calculation per employee	1,616	1,802	2,184	employees	Environmental statement 2025

³¹ Second Party Opinion by ISS ESG; Impact Analysis by Wuppertal Institute.

²¹ The average age will no longer be continuously disclosed as a key figure. Disclosure in accordance with the CSRD requires the publication of diversity metrics, which also include a breakdown of employees by age groups. These metrics will be referenced for ongoing reporting. To ensure transparency regarding previous periods, the prior year's values for average age will still be presented.

³² Distinction between direct and indirect Emissions: Direct greenhouse gas emissions originate from sources owned or controlled by NRW.BANK. Indirect greenhouse gas emissions result from NRW.BANK's business activities, but the emission sources are owned or controlled by third parties. In accordance with the Greenhouse Gas Protocol, emissions are categorized based on the extent to which NRW.BANK can influence them:

– Scope 1: All direct emissions.

– Scope 2: All indirect emissions arising from the generation of electricity, steam, or thermal energy purchased externally by NRW.BANK.

– Scope 3: All other indirect emissions related to logistics, material consumption, supply and disposal. This also includes emissions generated by service and production companies as well as their upstream supply chains.

⁴¹ NRW.BANK offsets its CO₂ emissions by purchasing certificates from global climate protection projects.

⁵¹ The calculation of the emission values was carried out on the basis of the VIU 2025 version, whereas in previous years the VIU 2022 version had been applied. The current version draws on the Ecolnvent database versions 3.10/3.11, while the earlier calculations were based on Ecolnvent 3.7.1. The change in the underlying data sources resulted in adjustments to the emission factors, which limits comparability with the results of previous reporting years. To enhance comparability, the greenhouse gas emissions for 2023 and 2024 were recalculated retroactively using the VIU 2025 version and have been updated accordingly.

⁶¹ For the 2024 reporting year, a correction was made to the exchange rate translation for financed emissions according to PCAF, and the allocation of values for the categories Commercial Real Estate and Mortgages was amended. For further information refer to NRW.BANK's financial report.

⁷¹ Printing and copying paper, excluding printed materials, shipping supplies, and marketing materials.

⁸¹ Share of total paper consumption.

⁹¹ Office waste only, excluding kitchen waste and other types.

Abbreviations

CO_{2e}: Carbon Dioxide Equivalents

kg: kilogram

km: kilometer

kWh: kilowatt hour

mio.: millions

t: Tons

bn.: billions