

NRW.BANK Sustainability Programme 2026 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	Banking Operations	Securing junior staff, facilitate development and maintain employees' performance
8	Banking Operations	Future-proof human resources systems and modern working conditions
9	Overarching	Support the Paris climate goals with regard to the target of climate neutrality by 2045
10	Overarching	Build up a Bank-wide impact management system
11	Overarching	Intensify the dialogue with the stakeholders that are relevant for sustainability and continue to expand sustainability communication
12	Overarching	Constant alignment of corporate responsibility with current corporate citizenship topics

Besides the sustainability objectives, the Bank has formulated the following CSRD-compliant objectives for 2026:

No.	Pillar	Objective
1	Capital Market Business	Improve the ITR management parameter of the corporate portfolio by 0.5°C by 2026
2	Banking Operations	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	
Adjust and optimize the range of promotional programmes to promote transformation	2026	
Further development of support and financing offers for companies in the energy sector	2026	9*
Examine approaches for improving support for the modification of the energy infrastructure (e.g. renewable energy, grids, heating plans)	2026	9*
Support the federal state's efforts to improve educational infrastructure promotion	2026	
Support municipalities in developing and implementing concepts relating to climate protection and climate adaptation	2026	9*
Offerings supporting the implementation of the "Special Infrastructure and Climate Neutrality Fund"	2026	9*
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.	2026 et seq.	9*
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	2026	9*
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.	2026	9*
Collaborative engagement via third-party providers	2026 et seq.	
Update the ESG Investment Framework	ongoing	
Annual UN PRI reporting	ongoing	

* 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	2026
Examine the possibility of applying the EU Green Bond Standard	2026 et seq.
Issue at least one social bond in compliance with the requirements of the ICMA Social Bond Principles	2026
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
Tender for building management technology	2026
Improve the building management technology	2026 et seq.
Install a PV system on the roof of the property at Kavalleriestraße in Düsseldorf	2026 et seq.
Expand the capacity of the PV system in Münster	2026 et seq.
Replace lighting with LEDs where this has not been done yet (EnSimiMaV measures)	2026 et seq.
Replace lead accumulator-based UPS with kinetic UPS	2026 et seq.
Replace refrigerants used for food refrigeration (small-scale) with more environmentally friendly options	2026 et seq.
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%	2026
Raise guests' awareness of the issue of food waste	2026
Successively expand the employee portal (document centre, digitalised applications)	2026 et seq.
Stabilise the proportion of recycled paper and the paper consumption per employee	2026

5 Further development of sustainable procurement

Activity	Time Horizon
Upper CO ₂ limit of max. 6,000 g CO ₂ per dish	2026
Regularly review and, if necessary, adjust the sustainability agreement with suppliers	ongoing

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Activities of NRW.BANK

6 Strengthen environmentally friendly mobility

Activity	Time Horizon
Offer and promote electric company 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 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 business unit-specific trainee programmes (permanent positions)	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
Continuation and effective further development of the comprehensive range of health promotion services	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

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Activities of NRW.BANK

8 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.	CSRD-compliant activity	2028
9 Support the Paris climate goals with regard to the target of climate neutrality by 2045		
Activity	Time Horizon	
Development of a biodiversity roadmap	2026 et seq.	
Continuous review and, if necessary, further development of the sector guidelines	ongoing	
Continuous review and, if necessary, further development of the knock-out criteria	ongoing	
Implementation of the Climate Transition Plan and its further development	2026	
Further development of support and financing offers for companies in the energy sector	2026	1*
Examine approaches for improving support for the modification of the energy infrastructure (e.g. renewable energy, grids, heating plans)	2026	1*
Support municipalities in developing and implementing concepts relating to climate protection and climate adaptation	2026	1*
Offerings supporting the implementation of the “Special Infrastructure and Climate Neutrality Fund”	2026	1*
10 Build up a Bank-wide impact management system		
Activity	Time Horizon	
Technical implementation of prioritised impact indicators	2026 et seq.	9*

* Also relevant for other sustainability objectives

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Activities of NRW.BANK

11 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

12 Constant alignment of corporate responsibility with current corporate citizenship topics

Activity	Time Horizon
Collaboration with Stiftung Zukunft NRW	2026
Integration of people with disabilities and people of equal status	ongoing
Promotion of cultural festivals (düsseldorf festival!, KlavierFestival Ruhr, GWK Chapeau Classique)	2026
Support the CFR Junior Professorship "Sustainable Finance" (Cologne)	2026
Annual blood donation campaign in cooperation with the Red Cross	ongoing
Possibilities for HLA typing (bone marrow donation)	ongoing
Raise awareness of conscious and competent approach to staff diversity	ongoing