

# Press Release

Düsseldorf/Münster, September 2, 2025

## **Strong increase in promotion volume: NRW.BANK grants 6.9 billion euros in promotional funds already in H1**

**In the first six months of 2025, NRW.BANK extended promotional funds totalling nearly 6.9 billion euros, 65 percent more than in the same period of the previous year (€ 4.2 billion). Demand picked up in all three promotional fields, i.e. Economy, Housing and Infrastructure/Municipalities.**

The promotional field Infrastructure/Municipalities accounted for about half of the promotion volume, with demand for renewable energy financing growing particularly dynamically. Under the [NRW.BANK.Infrastruktur](#) programme alone, NRW.BANK extended more than 1.0 billion euros primarily for the financing of wind farms.

“Growing demand for infrastructure finance is a strong signal, as a modern infrastructure is the very foundation of a sustainable economy and society,” says **Gabriela Pantring, designated Chairwoman of the Managing Board of NRW.BANK**. “Our six-month figures show that our promotion is effective, leads to more investment and drives the sustainable transformation.”

NRW.BANK also left its mark in the field of economic promotion, where the promotion volume increased by more than a fifth. This was due in no small part to the [NRW.BANK.Invest Zukunft](#) programme launched in mid-May. Under this programme, NRW.BANK granted a total of 92.7 million euros to companies investing in innovation, digitalisation and sustainability. In the meantime, [more than 1,000 loans in the total amount of 241.2 million euros](#) have been approved.

“Sentiment in the North Rhine-Westphalian economy is gradually improving and companies are a little more optimistic about the future,” says **Gabriela Pantring**. “This is exactly where NRW.BANK.Invest Zukunft comes in, whose attractive terms ensure that investments pay off more quickly and thus give growth an additional boost.”

### **The individual promotional fields in detail:**

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In the **promotional field Infrastructure/Municipalities**, NRW.BANK recorded a volume of new commitments of 3.5 billion euros in the first half of 2025 (2024: € 1.7 billion). This means that demand more than doubled.

Most of the increase was attributable to the [NRW.BANK.Infrastruktur](#) programme, under which a total of 1.3 billion euros was extended for projects ranging from wind farms to schools to broadband. There were two main reasons for this: first, the reduced EU reference interest rate, which made state aid-free conditions in the programme much more attractive again. Second, NRW.BANK had restructured and optimised the programme in mid-2024, which also increased its attractiveness.

Promotional funds for the modernisation and construction of schools and day nurseries also showed a positive trend. Under its [NRW.BANK.Moderne Schule](#) programme, NRW.BANK extended a total of 195.3 million euros, 84 percent more than in the same period of the previous year (2024: € 106.0 million).

In the **promotional field Economy**, NRW.BANK supported companies and start-ups in North Rhine-Westphalia with a total of 1.4 billion euros. The volume was thus up by 22 percent on the prior-year period (€ 1.2 billion).

At 697.0 million euros, almost half of the volume of new commitments was accounted for by the [NRW.BANK.Universalkredit](#) loan and the [NRW.BANK.Gründung und Wachstum](#) programme (2024: € 577.3 million, +21%). The solid increase in these programmes and the dynamic growth of the [NRW.BANK.Invest Zukunft](#) programme suggest that sentiment in the economy has improved in spite of the geopolitical uncertainties.

NRW.BANK also invested significantly more venture capital in start-ups. The volume of new commitments in the seed programmes and the [NRW.Venture](#) venture capital fund increased by more than half to a total of 19.2 million euros (2024: € 11.3 million).

In the **promotional field Housing**, NRW.BANK committed a total of 1.9 billion euros in the first half of 2025, up 51 percent on the same period of the previous year (€ 1.3 billion). The [NRW.BANK.Wohneigentum](#) programme again showed a positive trend. Under this programme,

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NRW.BANK extended 254.4 million euros to support private individuals in financing their own homes, up from 135.5 million euros in the same period of the previous year (+88%).

For more information, visit [www.nrwbank.de/en](http://www.nrwbank.de/en)

**Media contact:**

Caroline Fischer, Press Officer

Phone: +49 211 91741-1847, e-mail: [presse@nrwbank.de](mailto:presse@nrwbank.de)

**NRW.BANK – the promotional bank for North Rhine-Westphalia**

NRW.BANK is the promotional bank of North Rhine-Westphalia (NRW). In close partnership with its owner, the State of North Rhine-Westphalia, the Bank helps to strengthen SMEs and start-ups, create affordable housing and improve public infrastructure. NRW.BANK offers people, enterprises and local authorities in NRW tailor-made financing solutions and advisory services. It cooperates with its financing partners, in particular all banks and savings banks, on a competition-neutral basis. In order to accelerate the transformation processes, the Bank provides effective promotional impulses – for a sustainable, climate-neutral and digital North Rhine-Westphalia.

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