

# Press Release

Düsseldorf/Münster, March 24, 2026

## **Promotional year 2025: Billions more for industries of the future – NRW.BANK drives transformation on a massive scale**

**NRW.BANK significantly expanded its promotional business in 2025, providing several billion euros to support key industries of the future. Across all promotional fields, investment focused on sustainable and digital transformation. The promotional bank for North Rhine-Westphalia made available a total of 16.2 billion euros in funding, up from 11.4 billion euros in the already strong previous year.**

*“For us, 2025 was marked by clear growth momentum in key industries of the future,” said Gabriela Pantring, Chairwoman of the Managing Board of NRW.BANK, on the occasion of the annual press talk. “We are living in economically and geopolitically challenging times. It is therefore all the more important that municipalities, businesses and people in our federal state can continue to count on their promotional bank. We are dedicated to promoting what North Rhine-Westphalia needs.”*

NRW.BANK is currently establishing an impact management system and will place a stronger emphasis in future on the impact of its promotional offerings. In 2025, the funds provided by the promotional bank, for example, helped create more than 46,000 jobs and implement around 4,200 climate promotion schemes. In addition, the Bank promoted more than 9,100 company projects and almost 1,500 digitalisation and innovation initiatives. Public housing promotion by the federal state and NRW.BANK alone led to the creation of around 13,400 new residential units.

NRW.BANK provides its funding independently of the state budget. In 2025, it contributed a total of 400.5 million euros in “Förderleistung” from its own funds – almost double the previous year’s amount.

The Bank draws on its own refinancing options, such as green and social bonds. The funding volume totalled 15.7 billion euros in 2025, compared to 11.7 billion euros in the previous year.

NRW.BANK will continue to focus on innovation and transformation in 2026. At the beginning of the year, it launched, for instance, the new

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NRW.BANK.Venture EU Tech&Scale programme, which earmarks 200 million euros to support highly innovative, growth-oriented scale-ups as part of the InvestEU guarantee programme. NRW.BANK is the first Implementing Partner of the EU Commission in Germany.

The Bank also plans to further simplify promotion for its clients. After merging various transformation programmes for commercial clients into the NRW.BANK.Invest Zukunft programme in 2025, the Bank has now consolidated various financing offerings for municipalities in the NRW.BANK.Kommunal programme.

Cooperation with platform providers is also gradually being expanded.

*Gabriela Pantring: "Effective promotion has to be easily accessible and consistently geared towards our customers' needs. At the same time, we must actively make use of the opportunities Europe offers – many future investments can be delivered even more effectively by combining NRW's regional strength with Germany's expertise and the instruments provided by the EU. We are working on that."*

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

In the **promotional field Infrastructure/Municipalities**, NRW.BANK extended 7.9 billion euros in 2025, up 84 percent on the previous year (€ 4.3 billion). A particular focus here was on the promotional theme **Energy Transition / Environmental Protection** with a promotion volume of 3.0 billion euros, as opposed to 90.4 million euros in the previous year. Of this, 2.2 billion euros were invested in the promotion of wind energy (2024: € 14.8 million).

The promotional bank invested 1 billion euros in North Rhine-Westphalia's **educational infrastructure** under various programmes, representing a rise of over 100 percent from the previous year's 487.5 million euros. Around 12 percent of this was dedicated to day nurseries, up from 10 percent in the previous year.

Investments in **public safety** (including construction of emergency response centres, fire brigades) continued to play a role in 2025. At 137.5 million euros, these were slightly below the previous year's high level of 147.2 million euros.

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*“Security begins in the town hall,” said Gabriela Pantring. “Because defence also means strengthening municipalities and investing in resilient public infrastructure.”*

In the **promotional field Economy**, NRW.BANK supported companies and start-ups in North Rhine-Westphalia with a total of 3.3 billion euros (2024: € 2.7 billion, +26%). The **transformation and innovation programmes** were particularly well received: the promotion volume for the transformation of NRW’s economy reached 770.4 million euros, up from 291.9 million euros in the previous year (+>100%). The newly launched NRW.BANK.Invest Zukunft programme alone, introduced in May 2025, saw the Bank commit 592.9 million euros.

*Gabriela Pantring: “The figures show that NRW’s economy is resolutely investing in its future, and we are supporting it with all our strength. With NRW.BANK.Invest Zukunft, we launched the right programme at the right time.”*

Equity financing commitments also showed a positive trend, rising from 713.5 million euros to 822.1 million euros (+15.2%).

In the **promotional field Housing**, NRW.BANK recorded new commitments totalling 5 billion euros (2024: € 4.5 billion; +11%). Demand therefore reached a new record, building on an already strong performance in the previous year.

In 2025, demand for NRW.BANK’s own **home ownership programmes** was even higher than before. The total volume amounted to 863.9 million euros (2024: € 673.7 million, +28.2%). This growth is due to attractive conditions, notably long loan terms of up to 35 years and fixed interest periods of up to 30 years.

Cooperation with financing platforms also developed particularly well in 2025. In total, NRW.BANK provided 35.4%, more than one third of the volume of its own home ownership programmes, via financing platforms, another significant increase compared to 26% in 2024.

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**Public housing promotion** by the federal state and NRW.BANK was again particularly strong in 2025. The volume of new commitments rose by 4.3 percent to 2.4 billion euros and thus reached a new record level (2024: € 2.3 billion).

*Gabriela Pantring: "The close partnership and collaboration between NRW.BANK and the State of North Rhine-Westphalia is paying off: five billion euros for housing is a strong signal for affordable construction and housing in North Rhine-Westphalia."*

The cross-sectional theme of **Energy Transition / Environmental Protection** also grew strongly across all promotional fields in 2025. Here, new commitments totalled 5.3 billion euros, compared to 1.6 billion euros the previous year (+>100%).

#### **Net assets and result of operations of NRW.BANK**

As of December 31, 2025, total assets amounted to 164.1 billion euros (2024: € 161.8 billion), while the operating result stood at 59.0 million euros (2024: € 295.1 million). The CET1 ratio was 38.4 percent (2024: 42.5%), and equity capital as defined in the German Commercial Code remained unchanged at 17.7 billion euros.

For more information and the digital press kit, visit [www.nrwbank.de/jpg](http://www.nrwbank.de/jpg)

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#### **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

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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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