Environmental and social risk management process in Commerzbank

1. Request (product, transaction, business relationship)
2. Sensitive area impacted? (No → Request can be pursued further, Yes → Relevant to general exclusionary criteria?)
3. Relevant to general exclusionary criteria? (No → Review of cross-sectoral requirements, Yes → Product, transaction or business relationship rejected)
4. Review of cross-sectoral requirements → Evaluation → Differentiated assessment
5. Review of sector-specific requirements → Evaluation → Differentiated assessment