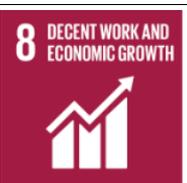




Corporate Responsibility

Sustainable Development Goals

Our contribution to the global agenda 2030 for a sustainable development

Sustainable Development Goals	Our Contribution
 <p>1 NO POVERTY</p>	<p>No poverty</p> <p>We regularly appeal to employees and customers for fundraising campaigns. By offering the “Basiskonto”, we fulfill the statutory claim of every consumer for an access to a payment account. We are permanently working on achieving the highest accessibility to buildings, services and products for everyone.</p>
 <p>2 ZERO HUNGER</p>	<p>Zero hunger</p> <p>In 2011, we decided not to issue listed investment products based on staple food anymore. Products containing staple food are neither issued nor actively sold or recommended – this certainly also applies to products from third-party providers.</p>
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<p>Good health and well-being</p> <p>With our health management, we assume responsibility for the well-being of our employees. It includes an extensive range of information and trainings in regard to health-related topics, campaigns and initiatives like “Mit dem Rad zur Arbeit” (i.e. “Cycling to work”) as well as numerous company sports groups. Our work and health protection aims at systematically identifying and eliminating physical and mental stress factors.</p>
 <p>4 QUALITY EDUCATION</p>	<p>Quality education</p> <p>One of our promotion focuses is on education. We promote adolescents and young adults at the “Bildungspatenprogramm”, an education mentor programme. With “business@school” we aim at conveying business topics vividly and practically. At the “Commerzbank-Umweltpraktikum” (an environmental internship), students of all fields get practical insights concerning public relations and environmental education.</p>
 <p>5 GENDER EQUALITY</p>	<p>Gender equality</p> <p>Our diversity management aims at an open-minded and appreciative work environment for all employees. We signed the “Charta der Vielfalt” (The Corporate Charter of Diversity), we are listed at the “Genderdax” and have been awarded with the total E-quality-predicate for equal opportunities at work for the seventh time. We are working on our goal to have women occupy on at least 30 percent of leadership positions.</p>
 <p>6 CLEAN WATER AND SANITATION</p>	<p>Clean water and sanitation</p> <p>We want to keep our ecological footprint as small as possible. If emissions can't be avoided, they are compensated: for example at the general meeting through the project “MoorFutures” which invests in the renaturation of moors in Mecklenburg-Vorpommern so that an important water connected ecosystem gets restored.</p>
 <p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>Affordable and clean energy</p> <p>Our Competence Center Energy is one of the largest financiers of renewable energies. With the project “Energiewende@Commerzbank” and the offer of energy efficiency consulting with the TÜV, we support the energy transition in Germany and other countries.</p>
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Decent work and economic growth</p> <p>Our sustainable trade studies show ways for a sustainable economy growth. We commit to respect the human rights and the UN Global Compact. With our education mentor programme, we help young people as they enter working life.</p>

Sustainable Development Goals	Our Contribution
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Industry, innovation and infrastructure</p> <p>We are the number one Mittelstandsbank (bank for small and medium-sized businesses) in Germany and as such, we enable investments in infrastructure and innovation. With the Competence Center Energy, we are committed to loans concerning clean energy and environmentally-friendly technologies for more than 25 years. Moreover, we make high demands on sustainability regarding the financing of commercial transactions.</p>
 <p>10 REDUCED INEQUALITIES</p>	<p>Reduced inequalities</p> <p>We align our actions on the highest ethical values and are committed to comply with all applicable laws, rules and market standards. We also try to ensure equal opportunities by a variety of approaches.</p>
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	<p>Sustainable cities and communities</p> <p>We provide our 1,150 buildings in Germany with 100 percent green electricity. The Commerzbank Tower in Frankfurt was one of the first “Green Buildings”. Our energy efficiency consulting with the collaboration of TÜV provides our corporate customers with ideal conditions through technical, strategic and financial consulting for sound investment decisions and thus contributes to sustainable cities.</p>
 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>Responsible consumption and production</p> <p>When buying goods and services, we attach importance to sustainability as well. Therefore we have the sustainable procurement standard. We annually and transparently report on our own progress in terms of sustainability and provide our customers with our studies on sustainable trade to inform them about potential future developments.</p>
 <p>13 CLIMATE ACTION</p>	<p>Climate action</p> <p>One important aspect of our entrepreneurial responsibility is climate protection. Our climate target includes reducing our greenhouse gas emissions by 70 percent until 2020 compared to the base year 2007. Since the beginning of 2015, we compensate all unavoidable CO₂ emissions and we advocate for a fair carbon price at the Carbon Pricing Leadership Coalition (CPLC) of the World Bank.</p>
 <p>14 LIFE BELOW WATER</p>	<p>Life below water</p> <p>Commerzbank works on a position regarding the subject of fishing. Apart from that, the topic is not a particular focus of Commerzbank due to the lack of reference to the core business of the bank and its customers. As far as possible, of course only sustainable fish is served at our canteens.</p>
 <p>15 LIFE ON LAND</p>	<p>Life on land</p> <p>Our positions and directives for agriculture (land) and forestry regulate the conditions under which we can assist businesses in this area. Since August 2014, we are the first German bank member of the Roundtable on Sustainable Palm Oil. At the “Commerzbank-Umweltpraktikum” (an environmental internship), students of all fields get practical insights concerning public relations and environmental education and experience nature at the same time.</p>
 <p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p>Peace, justice and strong institutions</p> <p>The focus of our compliance activities are the defense of money laundering, terrorist financing, insider trading, fraud, corruption and other criminal activities in the context of our business operations. Moreover, we are signatory of the UN Global Compact and have defined several positions and directives concerning coal power, agricultural commodities, arms trade and other topics.</p>
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Partnerships for the goals</p> <p>We are regularly exchanging information and experiences with members of the financial sector and other important stakeholder groups. Furthermore, Commerzbank is actively collaborating with all major development aid banks at the field of financial institutions since many years. With the Trade Facilitation Programme, primarily small and medium-sized companies are supported in their worldwide trading activities.</p>