



Fact Sheet Sustainability

Status: December 2019

Business key figures per 31.12.2018

- Total assets: 462 bn. Euro
- Consolidated profit or loss attributable to Commerzbank shareholders: 865 m. Euro
- Core capital ratio: 13.4%
- Taxes on income in 2018: 268 m. Euro
- Total number of employees Commerzbank-Group: 49,410

Imprint

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Target group:
Analysts, clients and non-clients interested in the sustainability performance of Commerzbank

Sustainability at Commerzbank

Corporate responsibility is a guiding principle for Commerzbank: environmental, social and ethical aspects play a crucial role in the way we manage our company. We concentrate our activities in three fields of action:

- Sustainable Corporate Governance
- Markets & Clients
- Environment & Society

With this fact sheet we would like to give an overview of the sustainability performance of Commerzbank in the fields of action and contribute to more transparency. A complete overview concerning Commerzbank's sustainability can be found in our Sustainability Portal: www.sustainability.commerzbank.de

Important sustainability key figures

	2018	2017	2016
Credit portfolio (EaD) for renewable energies , project and corporate finance of the Competence Center Energy (CoC Energy)	4.6 bn Euro	4.6 bn Euro	4.5 bn Euro
Volume of Sustainable Bonds (Green, Social, Sustainable) with participation of Commerzbank	11.4 bn Euro-equivalent	5.8 bn Euro-equivalent	5.2 bn Euro-equivalent
CO₂ emissionen per capita¹⁾ (Scope 1, 2 and 3) incl. commuter traffic of the employees	3.57 t	3.77 t	3.66 t
Paper consumption per capita¹⁾	145 kg	180 kg	154 kg
Water consumption per capita¹⁾	14.00 m³	14.16 m ³	14.68 m ³
Electric power per capita¹⁾	5.55 MWh	5.48 MWh	5.77 MWh
Analyzes of enquiries concerning ecological, social and governance aspects	5,900	6,000	6,200

¹⁾ for Commerzbank AG (Germany)

Ratings and Rankings		2019	2018	2017
CDP		B	B	
imug Rating (Bond Rating)	Sustainability Rating: positive (B)	Sustainability Rating: positive (B) Public Sector Covered Bonds: positive (BBB) Mortgage Covered Bonds: positive (BB)	Public Sector Covered Bonds: positive (BB) Uncovered Bonds: neutral (C) Mortgage Covered Bonds: positive (B)	
ISS	Low Risk (Environmental 1, Social 1)	Low Risk (Environmental 1, Social 1)	-	
ISS-Oekom	C, Prime	C, Prime	C-	
MSCI ESG	A	A	A	
Sustainalytics	75 points (out of 100) Outperformer in Industry Sector „Banks“	75 points (out of 100)	73 points (out of 100)	
Listing in the following ESG indexes	<ul style="list-style-type: none"> - FTSE4GOOD - ECPI EMU Ethical Equity - ECPI Euro Ethical Equity - ECPI Euro ESG Equity - ECPI World ESG Equity 	<ul style="list-style-type: none"> - ECPI EMU Ethical Equity - ECPI Euro Ethical Equity - ECPI Euro ESG Equity - ECPI World ESG Equity 	<ul style="list-style-type: none"> - STOXX Global ESG Leaders - ECPI EMU Ethical Equity - ECPI Euro Ethical Equity - ECPI Euro ESG Equity - ECPI World ESG Equity 	

Selected initiatives, memberships and certifications

Certified environmental management system in line with ISO 14001 (since 2006) and energy management system according to ISO 50001 (since 2016)

Verification of environmental and energy data by DNV GL

Bundesdeutscher Arbeitskreis für Umweltbewusstes Management (B.A.U.M.) (since 1985)	With more than 500 members B.A.U.M. is the biggest corporate network for sustainable business in Europe. B.A.U.M. aims to sensitize companies, municipalities and organizations for preventive environmental protection, the vision of a sustainable economy and to support them in the realisation.
UN Environment Programme – Finance Initiative (UNEP-FI) (Founding Member 1992)	UNEP-FI is a partnership between UNEP and the global financial sector to mobilize private sector finance for sustainable development. It supports global finance sector principles to catalyze integration of sustainability into financial market practice. UNEP-FI works with more than 280 members – banks, insurers, and investors – and over 100 supporting institutions.
German Corporate Governance Code (since 2002)	The German Corporate Governance Code presents essential regulations for management and supervision of German listed companies and contains recommendations and suggestions internationally and nationally recognized as standards of good and responsible corporate governance. It was signed in 2002.
UN Global Compact (since 2006)	The Global Compact of United Nations is a strategic initiative for corporations, which pledge to align their business actions to ten universal accepted principles in the fields of human rights, fair labour conditions, environmental protection and anti-corruption.
Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten e.V. (VfU) (since 2006)	The VfU is a network of financial institutions from Germany, Austria, Switzerland and Liechtenstein. It works on the development and implementation of innovative and sustainable solutions for the financial sector to contribute to a sustainable development.
The Diversity Charter (since 2008)	The Diversity Charter is a corporate initiative to promote diversity in companies and institutions. The initiative aims to promote the recognition, appreciation and integration of diversity within the corporate culture.
Bundesinitiative Unternehmen: Partner der Jugend (UPJ) (since 2013)	UPJ is a network of corporations and social intermediary organisations in Germany. It focuses on projects, which contribute to solutions for social problems, thus cooperations of corporations, social organisations and public administration.
German Sustainability Code (since 2013)	The German Sustainability Code provides a framework for reporting on non-financial performance, which can be used by organisations of every size. Commerzbank has regularly executed declarations of compliance to the Sustainability Code since 2013.
Green Bond Principles (since 2014)	The Green Bond Principles define a voluntary standard for the issuing process of Green Bonds. The aim is to promote the standardisation, integrity and transparency in the Green Bond market. Therefore, Green Bond Principles submit, among others, a recommendation for the use of proceeds.
Round Table on Sustainable Palm Oil (since 2014)	The Roundtable on Sustainable Palm Oil was founded on an initiative of WWF. As a central organisation, it aims to transform markets to make sustainable palm oil the norm and thus to curb environmental damage. As the first German bank, Commerzbank is a member of the RSPO.
Carbon Pricing Leadership Coalition (CPLC) (since 2015)	The Initiative by the Worldbank aims on establishing a worldwide price for carbon emissions, according to the cost for the damage caused by greenhouse gases. Many governments, NGOs and businesses are joining together to stick up for it. Even the German Government joined the CPLC in May 2015.
Green and Sustainable Finance Cluster Germany (since 2017)	The Green and Sustainable Finance Cluster Germany presents the link between politics, science and the financial sector on the subject of sustainable finance at the Frankfurt location. One of the focal points is the search for methods to better understand the connection between financing and climate targets and the associated risks.
Principles for Responsible Banking (PRB) (since 2019)	The Principles provide the framework for a sustainable banking system, and help the industry to demonstrate how it makes a positive contribution to society. Commerzbank is one of the Founding Signatories of the Principles.