

Sustainability@Commerzbank

Corporate Responsibility Newsletter

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Helping to shape the energy transition

Averting climate change is one of the central challenges of our time. If this global task is broken down into manageable chunks, one of the most readily identifiable pieces is the energy transition approved for Germany. It is a challenge for the business sector, policy makers, citizens and of course for banks as well.

With the project Energiewende@Commerzbank, we have created the basis for an overarching business strategy on this issue. The goal is to make our contribution to the success of the energy transition, but also to utilise the related business opportunities. The issues addressed by the project include, among others, expanding our commitment to the financing of renewable energy sources and a modernisation loan for private clients.

For one customer group, however – the small and mid-sized enterprise segment (SMEs) – the energy transition brings particular challenges, for instance in the form of higher prices for electric power, the most important energy source for the German economy. Consequently, improved energy efficiency is becoming an increasingly important priority for companies, both from a technical and business standpoint. To support them, the Commerzbank Mittelstandsbank, which serves the needs of SMEs, has entered into cooperative relationships with external experts with the technical consulting and certification organisations TÜV NORD, TÜV Rheinland and TÜV SÜD.

The combination of technical, strategic and financial advice creates the necessary conditions for informed decision making on the part of companies. The next step en route to greater energy efficiency takes the form of tailored financing solutions. If energy use is taken into account at an early stage

when planning investments, companies can benefit from development loans at favourable rates. With advice on available subsidies and expertise in structured finance, Commerzbank's Mittelstandsbank develops long-term financing solutions.

In addition to the activities in the Bank's core business areas, the Energiewende@Commerzbank project is working to enhance internal networking: With a technology scout, a cross-divisional panel of experts and an internal information resource centre, the Bank will continue to push ahead with these priorities and play an active role in shaping the energy transition.

Since the beginning of 2015 Commerzbank has also been offsetting its carbon footprint through the purchase of high-quality climate protection certificates. We'll provide further details in the next issue.

Further information on this article:

- [Corporate Client Portal: Strategies for the energy transition](#)
- [Brochure: Financing the energy of the future](#)
- [Competence Centre Energy](#)
- [Sustainability portal: Energiewende@Commerzbank](#)

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In a nutshell: Sustainability initiatives at Commerzbank

New ESG index licenced to Commerzbank

The DJSI Ethical Europe Low Volatility Index tracks the performance of the 50 least volatile stocks within the Dow Jones Sustainability Europe Index while focusing on ethical investments only. The index is exclusively licensed for Commerzbank, which will use it to address the growing demand for sustainable and ethical financial products.

Commerzbank environmental internship underway

With 65 participating interns, the Commerzbank Environmental Internship has commenced its 25th anniversary year. Commerzbank works together with 25 national parks, conservation areas and biosphere reserves to offer students from all disciplines the opportunity to complete internships in all regions of Germany, from the North Sea to the Alps.



Commerzbank Foundation sponsors Städel exhibition



Photo: bpk / Nationalgalerie, SMB / Jörg P. Anders

The Commerzbank Foundation is the sole supporter of the exhibition "Monet and the birth of Impressionism", which opened at the Städel Museum in Frankfurt on 11 March 2015.

The exhibition kicked off the start of celebrations to mark the museum's 200th anniversary year. Approximately 100 works of art – including paintings on loan from international museums in New York, London, Paris, Boston, Chicago, Madrid and Oslo, dating back to the beginning of Impressionism, from the early 1860s to 1880 – will be exhibited until 28 June 2015. In 2007 and 2009, the Commerzbank Foundation was already active as the main supporter of selected exhibitions in the Städel Museum.



Earth Hour 2015: a symbolic act to protect the environment

Commerzbank once again took part in the worldwide Earth Hour campaign and switched off the lights at selected locations in Frankfurt, Berlin and London on 28 March at 8.30 pm – an action that fits in well with many measures taken by Commerzbank to protect the climate.



Bank car policy for greener mobility

In March 2015, a new bank car policy came into effect that further addresses environmental priorities. A bonus-malus system sets clear incentives for greener choices when leasing company cars: For cars with CO₂ emissions below 120 g/km, the leasing payments are lower by at least EUR 25 and as much as EUR 125 per month. In addition, employees can also lease electric cars for the first time. From CO₂ emissions of 150 g/km and up, by contrast, the malus system comes into effect, pushing up the monthly payment by EUR 125 to EUR 175 per month. For cars ordered in 2014, the average CO₂ emissions were 128 g/km. Commerzbank expects that figure to decrease further under the new policy.



Commerzbank study: sustainability will change global trade



Insights:
Five drivers of sustainable trade
Understanding the magnitude of change



Regulatory standards, new patterns of global demand, changing supply chains, social alliances and innovative financing models: these drivers will bring about more sustainable global trade in the next 10 to 15 years. The extent to which global trade will be transformed and the role the various factors will play is explored in the report "Five Drivers of Sustainable Trade", which Commerzbank presented together with Oxford Analytica on 18 March 2015 in Berlin.

Report in PDF format



"Sustainability in Commerzbank" at a glance

As a service to analysts, clients, non-clients and other parties interested in the sustainability performance of Commerzbank, we have begun offering a compact fact sheet on sustainability in Commerzbank. It will provide you with key figures on our performance for selected sustainability indicators, rating information and a summary of memberships and initiatives. The fact sheet will be updated at regular intervals and made available in our Sustainability Portal.

