Biodiversity factsheet

Loss of biodiversity is one of the greatest dangers facing humanity in the coming years.

What is biodiversity?

Biodiversity encompasses the totality of all detectable organisms, ecosystems and the biological processes at work within them. It provides humans with natural capital and ecosystem services.

Nature capital = Nature's assets

- Minerals
- Water
- Atmosphere
- Habitats

Ecosystem services = services of nature

- Biomass
- Food
- Pollination
- Water filtration

More than 50% of global economic output depends on functioning ecosystem services

Biodiversity makes the Earth habitable, constitutes our food source, and serves as the foundation for our energy or medical supply.

How do we as a bank influence biodiversity?

The bank grants loans to customers → Use of loans for different economic activities → Economic activities claim and influence ecosystem services and natural capital → This negative influence causes biodiversity losses

What are we doing to protect biodiversity?

We are a member of the **BiGCI** and are committed to recognizing the three goals of the international Convention on Biological Diversity (CBD). We support the conservation of biological diversity, the sustainable use of its componentsand the fair and equitable sharing of the benefits arising out of the utilization of genetic resources.

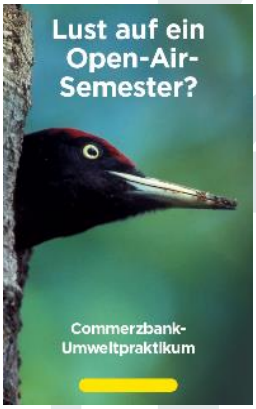
We are part of the **TNFD** and have disclosed a standardized assessment and disclosure of our nature-related risks and opportunities for the first time in the 2023 non-financial report. We support this overarching reporting standard and the transformation towards nature-neutral financial flows.

In 2023, Commerzbank published its own position on **deforestation**. With the customer requirements formulated there, the bank has set itself the goal of minimizing deforestation in its own customer portfolio. The policy excludes the financing of companies that do not work with sustainable forestry practices or are involved in illegal deforestation.

Another example of our commitment can be seen in our support for the reforestation of **226,000** hectares of degraded tidal wetlands in Pakistan as part of the Delta Blue Carbon project. The project aims to prevent the impending loss of biodiversity in habitats and coasts through the successful regeneration of mangroves.

More information by clicking on the logos!

In 2022, we used the “Encore” tool for an impact analysis in the area of biodiversity for the first time. With Encore, we were able to link economic activities and their impact on biodiversity. After weighting the data from our financed sectors, we identified strategic priorities and potential fields of action. Future analyses and measures to protect biodiversity are planned. The newly established Environmental Risk Control unit also ensures that climate and environmental risks are anchored in Commerzbank's operations.



Commerzbank has been offering the Commerzbank Environmental Internship together with National Natural Landscapes since 1990. In one of 22 participating national parks or biosphere reserves, students can experience and learn about the importance of a healthy ecosystem through unforgettable nature experiences.

This shows that we at Commerzbank are increasingly committed to preserving biodiversity!