









Biodiversity factsheet

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

What does species extinction mean?

Biodiversity comprises the totality of all detectable organisms, ecosystems and the biological processes involved.

Natural capital = Assets of nature

-  Soils and sediments
-  Atmosphere
-  Minerals
-  Species
-  Water
-  Habitats

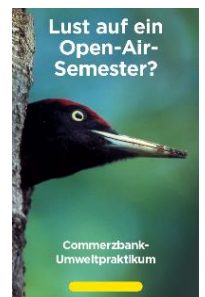
This means that biodiversity makes the earth habitable, for example, by providing us with food and serving as the basis of medicine – biodiversity is therefore our livelihood.


Natural ecosystem degradation: 47%*
25% of species threatened with extinction
Decrease in wild mammal biomass: 82%*

*Compared to the original state, source: IPBES

And what is Commerzbank doing about it?


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



 **More information by clicking on the logos!**



Another example of our social-ecological commitment is the cooperation with the Bergwald project, which has afforested more than 1 million square meters of public forest since autumn 2018.

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

In 2022, we joined Biodiversity in Good Company (BiGCI), where we work with other companies to promote a more sustainable use of global biodiversity.

Biodiversity in Good Company

By joining the BiGCI, we are committed to recognizing and supporting the three objectives of the International Convention on Biodiversity (CBD):

- Conservation of biological diversity
- Sustainable use of their components
- Equitable sharing of the benefits arising from the use of genetic resources



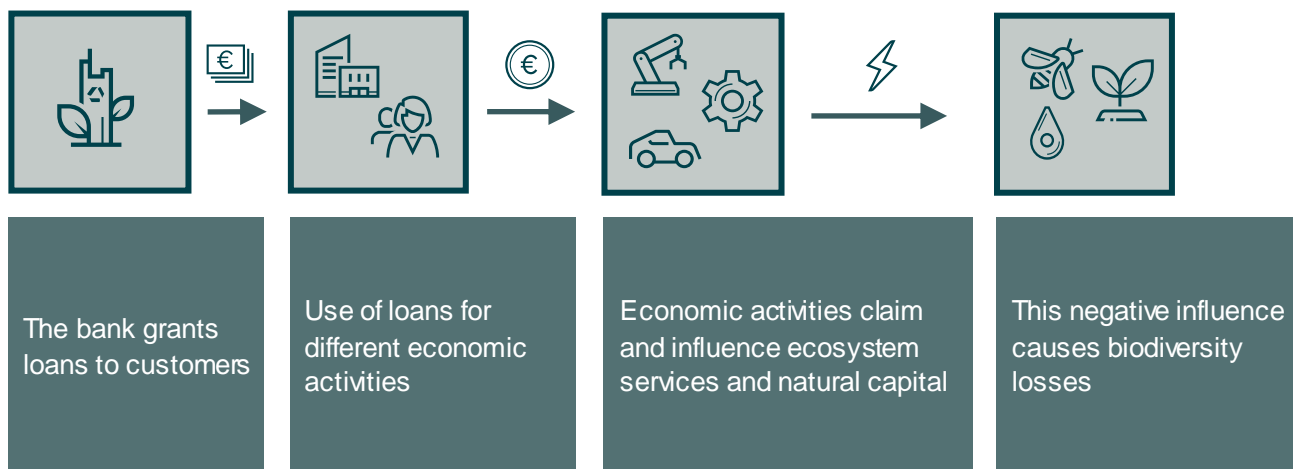
Commerzbank is aware of the relevance of biodiversity. In our core business, we have so far taken species protection into account primarily when assessing the environmental and social risks of our products, our customers or the businesses we support financially.

In the future, we want to strategically consider the impact of our business activities on biodiversity and the consequences of the extinction of species for us as a bank.

As a first step, we will disclose our nature-related opportunities and risks in accordance with the "[Taskforce on Nature-related Financial Disclosures](#)" (TNFD) from 2024 onwards.



What is our influence as a bank?



In order to lay the foundation for future governance of biodiversity, we conducted an impact analysis for the first time in 2022 using the tool "Encore". Encore enables a scientific link between economic activities and biodiversity-damaging impacts. To do this, we compared the business volume of the sectors we financed with the external data of the tool and then weighted it. We have identified potential areas of action and strategic priorities and will develop further analyzes and measures to protect biodiversity. The newly founded Environmental Risk Control unit also ensures that climate and environmental risks are operationally anchored at Commerzbank.

Commerzbank is increasingly committed to the preservation of biodiversity.