

Biological diversity is essential

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Biodiversity is the foundation of functioning ecosystems. Interventions can have economic as well as biological impacts.

Save the World and Save the Bank – two sides of a coin

CO₂ reduction and climate change are already topics in our customer conversations. On the other hand, there is still some catching-up to be done on the subject of biodiversity. That is why Commerzbank is focusing increasingly on this.

We do this from the "Save the Bank" perspective. The question here is how dependent a customer is on certain ecosystems providing certain services – such as pollinating food crops. Failure to do so means a risk not only for the customer, but also for Commerzbank's portfolio, and must therefore be taken into account in risk management.

On the other hand, we also look at the "Save the World" perspective: Customer activities – such as the construction of a new production facility – can impair the functioning of ecosystems by means of additional land sealing. In this case, it is important for Commerzbank, as a potential financier, to identify, analyze and manage these effects. Certain exclusion criteria and minimum standards play a controlling role here, as does the level of the interest rate.

Make biodiversity visible

The issue of biodiversity will have an ever greater impact on Commerzbank's sustainability strategy. Stakeholders are increasingly demanding transparency. This is why Commerzbank decided early on to integrate environmental financial information into its non-financial report from 2024. The Institute is guided by the recommendations of the Task Force on Nature-related Financial Disclosures (TNFD). Since mid-2023, a team on Environmental Risk Control has also been working to integrate biodiversity more and more into the daily banking business.

Take action and take responsibility

Biological diversity has been part of the Bank's range of responsibilities since 1990. At that time, the first Commerzbank environmental interns started their open-air semester. Meanwhile, there are around 2,000 students who have gained experience in environmental protection directly on site – in one of the 28 protected areas participating nationwide. The bank is also a member of the "Biodiversity in Good Company" initiative, in which German companies strategically network on the topic of biodiversity. In addition, flowering meadows and insect hotels at various Commerzbank locations in Germany help to preserve biological diversity.

Contact

- Mail to the editorial office

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11/07/2025 - By 2050, Commerzbank aims to reduce CO2 emissions from its lending and investment portfolio to net zero. Defined criteria and steering parameters provide the basis.

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Source: <https://www.commerzbank.de/group/what-drives-us/responsible-action/2023-bees-and-flowers.html>