

Sustainability advisory and financing from a single source

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Economic turbulence and geopolitical crises do not change the fact that sustainability is increasingly playing an important role in financial decisions.

In view of climate change, the “E” – for Environment – is given the greatest importance in Commerzbank's sustainability approach. However, the areas of “S” – for Social – and “G” - for Governance - are also considered.

Advising and financing – Commerzbank's approach to sustainability

“We finance the necessary steps to support our corporate clients in building a sustainable business model. Sustainability continues to be at the top of the EU's political agenda, even though it is partially overshadowed by issues such as competition and defense policy,” says Christine Rademacher, Divisional Head Financial Engineering at Commerzbank.

“As Commerzbank, it is our goal to develop an individual solution for each of our clients. Financial and sustainability advisory go hand in hand,” emphasises Rademacher. To achieve this, the bank relies on a team of specially trained Sustainable and Transition Finance experts who closely interlink the two topics. Sustainability advisory covers topics such as implementing a sustainability or decarbonisation strategy or establishing an ESG reporting system. “This is far more than just financing,” she points out.

In-house expertise complemented by external knowledge

Tailor-made financing solutions - designed for individual cases - are based in particular on the size and transformation status of a client: “With loans linked to certain ESG performance indicators, we want to incentivise sustainability efforts on the customer side,” says Rademacher. One of the most common indicators is CO2 reduction, but social metrics, such as the frequency of workplace accidents, are also applied. Alternatively, conditions can be linked to an ESG rating: if a company succeeds in improving its rating, the interest rate is reduced. References to the sustainability ratings of MSCI, EcoVadis, Sustainalytics and ISS-ESG, for example, are common on the market. For companies that have already achieved transformation progress and wish to make specific investments, Commerzbank offers so-called Use-of-Proceeds products. The specific terms and conditions depend on the purpose for which the funds are used. “Only purposes as described in detail in our ESG framework are eligible,” says Rademacher. “This includes topics like energy, water, and waste management.”

The in-house expertise is complemented by a broad network of cooperation partners offering consulting and engineering services. One example is the Impact Solutions platform – a free online platform for companies initiated by Commerzbank. “It offers, for example, a CO2 calculator and certified projects for CO2 compensation. Additionally, it facilitates access for our corporate clients to providers dealing with topics such as energy efficiency, mobility, and resource conservation,” Rademacher concludes.

Christine Rademacher

Christine Rademacher has been Divisional Head of Financial Engineering since 2017. She's also a member of the Board of Lending at Commerzbank. Born in Hannover, she began her career as a credit analyst and corporate client advisor and has been honing her expertise structured finance since 2004. Additionally, she's responsible for mezzanine, commercial real estate, public funding and sustainable & transition finance within the DACH region as well as in France, the Netherlands and the Czech Republic.

Decarbonisation at the Intersection of Climate and Market Forces

11/07/2025 - Commerzbank outlines its approach to portfolio steering amid changing market conditions.

A Sustainable Focus on Profits

08/13/2025 - Transition plans can help corporate clients incorporate ESG (Environmental, Social and Governance) considerations into their financing decisions.

Source: <https://www.commerzbank.de/group/what-drives-us/responsible-action/2025-sustainability-consulting.html>