

Sustainability@Commerzbank

Corporate Responsibility Newsletter

November 2015 | Issue 5

A 25-year commitment to preserving Germany's natural landscapes

One of the most vital tasks for securing our future is the protection of nature, which of course means protecting humanity and its habitat. Back in 1990, it was this insight that inspired a joint project between Commerzbank and Germany's national parks: the **Commerzbank environmental internship**. This year marks its 25th anniversary.

Today 13 national parks, six nature parks and six biosphere reserves, extending from the Wadden Sea in the north to the Alps in the south are part of the programme. The goal of the internship is to make students aware of sustainable development and the related issues and offer them career prospects related to the protection of nature and the environment. A Commerzbank environmental internship lasts at least three months. The Bank organises and finances the internship, the parks and nature reserves provide the interns with the necessary support in their activities, and the interns themselves make vital contributions to the protection of nature and the environment. Today former interns from the programme are working all over Germany and, in some cases, in the farthest reaches of the globe. Many have pursued careers involving the preservation of nature, the majority in administrative roles in national parks.

25 years of the Commerzbank environmental internship -

a milestone for us to celebrate: The Rhön Biosphere Reserve, the Kellerwald-Edersee National Park and the Wadden Sea National Park are presenting their work in the lobby of the Commerzbank Tower in Frankfurt. The exhibition will remain open until 14 December 2015.

In a panel discussion marking the anniversary of the internship on 23 November 2015, Dr. Franz Leibl, the head of the Bavarian Forest National Park, and Britta Kreuselberg, one of the first interns, who now works in the environment ministry of the state of Rhineland-Palatinate, discussed the value of environmental education with Frank Annuscheit, member of the Commerzbank Board of Managing Directors. The evening event also served as an occasion to express appreciation to the parks and reserves for the successful cooperation.

In November 2015 the programme was also awarded as project of the "UN Decade for Biological Diversity 2015/2016". This important recognition was granted by the German Ministry of the Environment in cooperation with the Federal Agency for Nature Conservation and the UN.

Moreover, a look ahead shows that the Commerzbank environmental internship continues to grow: In 2017 the most recent addition to Germany's family of national parks, the Hunsrück-Hochwald National Park, will become the latest partner of the programme. Moreover, internships beyond Germany's borders appear to be a very real possibility: Our colleagues in China are interested in supporting the project in its familiar form in China's protected areas and are already making plans.

Further information:

A The Environmental Internship in the Sustainability Portal

Imprint

Publisher: Commerzbank AG, Corporate Responsibility, Rüdiger Senft (V.i.S.d.P)
Editors: Christoph Ott, Thekla Wießner
Feedback: sustainability@commerzbank.com
Publication: quarterly

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In a nutshell: Sustainability initiatives at Commerzbank

Commerzbank offers free online seminars on financial topics and economics



Since August 2015, customers and non-customers are able to benefit from the expert knowledge of selected specialists on various

aspects of finance and economics. Those interested in learning more about those areas can register free of charge at <u>www.seminare.commerzbank.de</u> for the Bank's online seminars on such topics as "Online banking security" or "Investments and financing". In these live streaming seminars, participants have the opportunity to submit questions. Spaces are available for up to 1,000 participants per year. The completed seminars will be posted in the media resource centre.

More (german only)

New Code of Conduct released

Integrity is part of the identity of Commerzbank and is firmly anchored in the Bank's corporate values (the ComWerte). These values form the foundation of a sustainable corporate culture characterised by responsible and sustainable activities in our dealings with one another and with all customers and business partners. The Code of Conduct as updated in 2015 defines these values as mandatory minimum standards and provides a framework for appropriate, morally correct behaviour in our daily work. They make it clear what is expected from all employees in the Commerzbank Group. This includes complying with laws, regulations and internal guidelines and being guided by ethical principles in their daily activities.

More More

Commerzbank adds electric cars to fleet



Commerzbank made exciting additions to its vehicle pools in Frankfurt, Hamburg and Munich in November 2015. At each of those locations, three electric

cars are now on hand for employees undertaking workrelated trips. As 70 percent of the pool vehicles are driven less than 80 kilometres per day on average, the electric cars offer a practical and environmentally friendly alternative to conventional cars with internal combustion engines. They represent an additional building block in the Commerzbank sustainable mobility concept and its goal of continual reductions in emissions.

Scenarios for the future of sustainable trade

Commerzbank has teamed up with Oxford Analytica – a global analysis and consulting firm – to complete a two-part study on sustainable trade. It is intended to stimulate an intensive exchange of ideas among policymakers, companies, NGOs and consumers. The second part of the study has now been released. It outlines scenarios for the future of sustainable trade over the coming 10 to 15 years and examines the potential role of the five drivers identified in the first study concerning this development.

Commerzbank added to Climate Disclosure Leadership Index 2015



With a score of 100 B in the 2015 CDP Climate Disclosure Ranking, Commerzbank has been granted the status "Sector Leader Finan-

cials" in the DACH region. With this result, Commerzbank is included in the Climate Disclosure Leadership Index (CDLI) for 2015. ► More

Commerzbank fathers: a cultural shift

Family-friendly programmes and especially parental leave have a positive impact on career performance as well as families and relationships. That is the key conclusion of the Commerzbank Fathers study that was presented in Berlin at the end of October. The Bank was the first company to publish an internal study on the role of fathers in Germany. It examines the motivation of fathers to make commitments to their families alongside their career obligations and how they combine the two spheres. It also reports on the extent to which employees are utilising the Bank's current support offerings and how these programmes could be more closely tailored to the needs of fathers.

► The study (PDF, german)

Gold Standard certificates to offset air travel

In 2015 Commerzbank began to offset the unavoidable CO2 emissions from its business activities through offsets generated by climate protection projects. To compensate for air travel on business trips, the bank purchases offsets generated by Gold Standard projects – the highest category: For 2015 an award-winning project for efficient cooking stoves in eastern African countries and a certified wind energy programme in Nicaragua were selected.