

Carbon footprint at Commerzbank AG <sup>1</sup> (including representative offices)		2021	2022	2023 <sup>2</sup>
t of CO <sub>2</sub> equivalents				
<b>Scope 1: Direct GHG emissions</b>				
<b>Energy supply<sup>4</sup></b>	AG Germany	12,367	13,509	9,561
	AG abroad	744	695	570
Natural gas	AG Germany	11,529	13,015	9,201
	AG abroad	707	637	516
Heating oil	AG Germany	786	435	307
	AG abroad	0	0	0
Diesel for back-up power	AG Germany	52	59	53
	AG abroad	37	58	54
<b>Business travel (company car)<sup>5</sup></b>	AG Germany	2,962	5,989	6,615
	AG abroad	42	286	90
Bank vehicles	AG Germany	2,823	5,769	6,395
	AG abroad	34	256	85
Pool vehicles	AG Germany	139	220	220
	AG abroad	8	30	5
<b>Coolant and extinguishing fluid losses</b>	AG Germany	43	593	541
	AG abroad	422	541	41
Coolant	AG Germany	43	593	541
	AG abroad	143	212	41
Fire extinguishing fluid	AG Germany	0	0	0
	AG abroad	279	329	0
<b>Total Scope 1</b>	AG Germany	15,373	20,091	16,717
	AG abroad	1,208	1,522	701
	<b>AG in total</b>	<b>16,581</b>	<b>21,613</b>	<b>17,418</b>
<b>Scope 2: Energy Indirect GHG emissions (market based)</b>				
<b>Energy supply</b>	AG Germany	13,619	8,239	7,883
	AG abroad	4,624	4,618	4,984
Electricity <sup>6</sup>	AG Germany	0	0	0
	AG abroad	4,101	4,132	4,519
District heating <sup>4</sup>	AG Germany	13,576	8,007	6,887
	AG abroad	505	483	428
Traffic <sup>7</sup>	AG Germany	43	232	996
	AG abroad	18	3	37
<b>Total Scope 2 (market based)</b>	AG Germany	13,619	8,239	7,883
	AG abroad	4,624	4,618	4,984
	<b>AG in total</b>	<b>18,243</b>	<b>12,857</b>	<b>12,867</b>
<b>Scope 2: Energy Indirect GHG emissions (location based)</b>				
<b>Energy supply</b>	AG Germany	68,594	54,448	52,768
	AG abroad	6,647	7,468	6,599
Electricity <sup>6</sup>	AG Germany	54,976	46,209	44,884
	AG abroad	6,124	6,982	6,097
District heating <sup>4</sup>	AG Germany	13,576	8,007	6,888
	AG abroad	505	483	465
Traffic <sup>7</sup>	AG Germany	44	232	996
	AG abroad	18	3	37
<b>Total Scope 2 (location based)</b>	AG Germany	68,594	54,448	52,768
	AG abroad	6,647	7,468	6,599
	<b>AG in total</b>	<b>75,241</b>	<b>61,916</b>	<b>59,367</b>
<b>Scope 3: Other indirect GHG emissions</b>				
<b>Paper consumption<sup>8</sup></b>	AG Germany	2,606	2,623	1,459
	AG abroad	26	21	22
<b>Energy supply</b>	AG Germany	8,422	7,521	5,877
	AG abroad	1,595	1,141	1,104
Natural gas (in upstream and downstream emissions) <sup>4</sup>	AG Germany	3,425	3,866	2,733
	AG abroad	210	189	153
Heating oil (in upstream and downstream emissions) <sup>4</sup>	AG Germany	117	65	46
	AG abroad	0	0	0
Diesel for back-up power (in upstream and downstream emissions)	AG Germany	8	9	8
	AG abroad	6	9	8
District heating (in upstream and downstream emissions) <sup>4</sup>	AG Germany	3,570	2,106	1,811
	AG abroad	109	107	99
Electricity from renewable energies (pre-products and conversion losses)	AG Germany	471	395	384
	AG abroad	1,067	639	536
Energy mix (working from home)	AG Germany	832	1,080	895
	AG abroad	202	197	308
<b>Business travel with indirect impact<sup>9</sup></b>	AG Germany	3,665	10,640	13,811
	AG abroad	223	3,728	7,343
Travel by airplane	AG Germany	228	4,683	7,198
	AG abroad	141	3,476	7,192
Travel by train	AG Germany	70	134	253
	AG abroad	7	16	12
GHG upstream and downstream emissions from direct road traffic	AG Germany	2,115	4,278	4,727
	AG abroad	28	190	60
Business trips with indirect impact	AG Germany	1,252	1,545	1,633
	AG abroad	47	46	79
<b>Logistic journeys</b>	AG Germany	3,535	3,307	2,880
<b>Commuting travel<sup>10</sup></b>	AG Germany	15,893	14,601	13,258
<b>Water<sup>11</sup></b>	AG Germany	115	105	134
	AG abroad	42	42	125
<b>Waste disposal<sup>12</sup></b>	AG Germany	130	93	211
	AG abroad	111	110	82
<b>Total Scope 3</b>	AG Germany	34,366	38,890	37,630
	AG abroad	1,997	5,042	8,676
	<b>AG in total</b>	<b>36,363</b>	<b>43,932</b>	<b>46,306</b>
<b>Total Overall</b>	AG Germany	63,358	67,220	62,230
	AG abroad	7,829	11,182	14,361
	<b>AG in total</b>	<b>71,187</b>	<b>78,402</b>	<b>76,591</b>

<sup>1</sup> Commerzbank AG Germany's consumption data have been externally verified by DNV Business Assurance Zertifizierungs GmbH. The verification process is based on ISO 14064-3.

<sup>2</sup> The standard of the German Association for Environmental Management and Sustainability in Financial Institutions (VFU) is aligned with the international standards of environmental and climate reporting such as the GRI Standards and GHG Protocol.

<sup>3</sup> The collected data covers the reporting period from 1 October 2022 to 30 September 2023.

<sup>4</sup> Due to legal requirements from the so-called EnSimiMaV Regulation for securing the energy supply by means of medium-term effective measures as well as the progressive "Strategy 2024", heating energy consumption could be reduced.

<sup>5</sup> Following the lifting of business travel restrictions, business trips with bank and pool vehicles have increased. The statistically determined share of business travel with bank vehicles of Commerzbank AG Inland rose to around 56 % (previous year: 43 %). The proportion of business trips with bank vehicles in Commerzbank AG outside of Germany is around 71 %.

<sup>6</sup> A maximum deviation of < 1 % may occur due to different recording periods of the electricity billing values.

<sup>7</sup> The number of electric vehicles used as bank wagons has increased from 378 to 453 in the AG Inland. The number of kilometers driven by electric vehicles quadrupled compared to the same period last year.

<sup>8</sup> The digitization of bank statements has significantly reduced paper consumption.

<sup>9</sup> Following the lifting of business travel restrictions, taxi, car and private car journeys also continued to increase. For air travel, the Radiative Forcing Index (RFI factor) of 5 is applied to consider the special climate relevance in accordance with the recommendation of the Federal Environment Agency.

<sup>10</sup> The commuter traffic figures were only calculated in Germany, as the necessary statistical base data is not available for other countries. The calculation was based on the latest data from the Federal Statistical Office (Microcensus 2020, as of 31 January 2022) and the average number of full-time employees in the data collection period (1 October 2022 – 30 September 2023). In addition, the actual commuting distances of employees and the proportion of public transport users (with monthly/annual pass) were evaluated. The rate of public transport increased from approximately 22 % to around 36 % due to the mobility grant from Commerzbank AG for the "Deutschlandticket".

<sup>11</sup> The increased water consumption in Germany is due to an adjustment of the extrapolation. An increased water demand was reported from the New York location due to the refurbishment of the cooling towers.

<sup>12</sup> The increased waste volumes of AG Inland result from an additional archive disposal and an increased landfill disposal of construction waste from the "Strategy 2024"