

bioSFer

Committed to Nature

KfW

Biodiversity is the basis of our livelihoods

Life on earth is not possible without biodiversity. Yet biodiversity loss has been accelerating for decades. We can still counteract this trend and even reverse it. However, this requires rapid, ambitious and coordinated efforts. The signatory states of the Kunming-Montreal Global Biodiversity Framework (GBF) have also adopted the goal of reversing the trend as part of their vision: “a world of living in harmony with nature”. Now, joint and concrete action is needed to realise this ambitious vision.



The **Global Biodiversity Framework (GBF)** was adopted during the fifteenth meeting of the Conference of the Parties in Montreal in 2022. The central goal of the GBF is to halt and reverse biodiversity loss and to achieve life in harmony with nature by 2050. For implementation the GBF is setting four long-term goals for 2050 and 23 action-oriented targets for 2030.

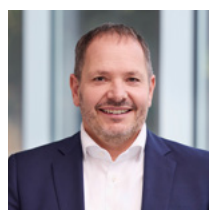
Decisive action also strengthens the resilience of the economy

Targeted action not only benefits nature – it also significantly enhances the resilience of the economy. More than half of global economic output is moderately or highly dependent on ecosystem services, such as the provision of timber (construction industry) or natural compounds (pharmaceutical industry), and thus on nature itself. In addition, monetary business opportunities estimated at around USD ten trillion per year could emerge.

These potentials need to be unlocked, which requires the collaboration of various stakeholders. Banks can take on a guiding role in this context – for instance, by offering appropriate financing solutions.



More than **50%** of the global GDP is moderately or highly dependent on ecosystem services.
WEF



“Biodiversity is not a luxury, but a prerequisite for economic stability and social prosperity. KfW Group believes it has a responsibility to contribute to shaping the necessary transformation towards living in harmony with nature. Investments in biodiversity are investments in our future viability.”

Jürgen Kern, Chief Sustainability Officer of KfW

Relevance for banks is evident

The indirect dependency of banks on ecosystem services is high. According to estimates, 75% of loans granted in the euro area are allocated to companies that are highly dependent on at least one ecosystem service. Any decline in ecosystem services as a result of the progressive loss of biodiversity may therefore affect the risk position of banks via its borrowers.

At the same time, many banks see themselves as responsible for supporting the transformative change towards a sustainable future. Biodiversity plays a key role in this process.



bioSFer – KfW starts from a solid position

As a digital transformation and promotional bank, KfW considers itself responsible for actively contributing to sustainable transformation in the field of biodiversity.

KfW is already one of the largest financiers for biodiversity conservation. KfW Development Bank has been making a significant contribution to protecting nature on behalf of the German Federal Government, for many years.

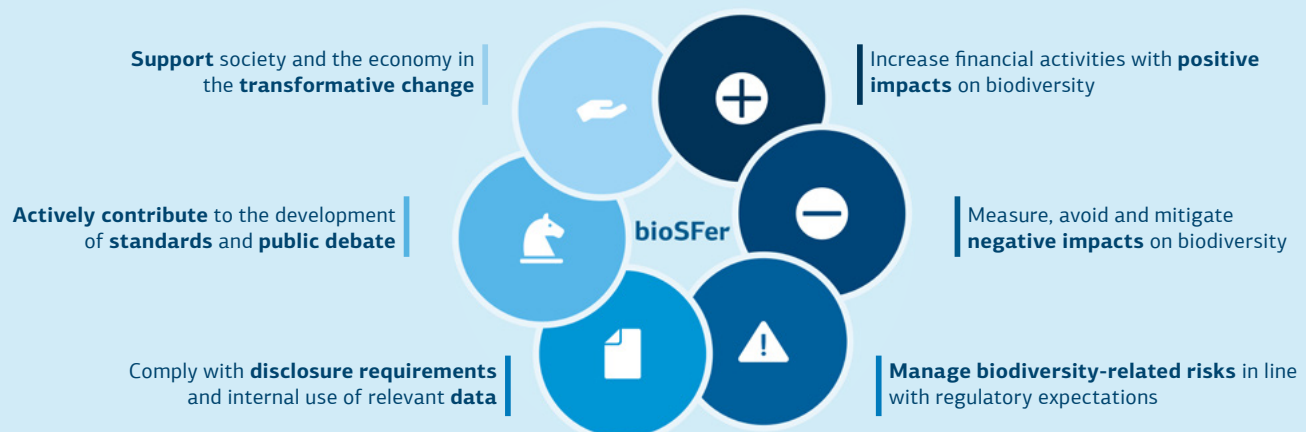


Furthermore, KfW is actively implementing the Action Plan on Nature-based Solution for Climate and Biodiversity of the Federal Ministry for the Environment. In addition, KfW has firmly embedded the topic of biodiversity in its Green Bond Framework for the issue of its own green bonds. KfW aims to make use of its solid starting position. To this end, it has launched the bioSFer project.

bioSFer – Committed to Nature

bioSFer combines the terms “biosphere” and “sustainable finance (SF)”. The aim of bioSFer is to lay the foundation for an active contribution to the recovery of biodiversity and to living in harmony with nature by 2050. The core element is the development of a biodiversity strategy for KfW Group.

bioSFer takes a comprehensive approach: it addresses six dimensions, which together form a “strategy flower”. Detailed descriptions of these dimensions can be found in the [bioSFer paper](#).



Click here for the full version of the [bioSFer paper](#).



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