

# Fact Sheet Commerzbank

## About us

With its two business segments – Corporate Clients and Private and Small-Business Customers –, Commerzbank, as a full-service bank, offers a comprehensive portfolio of financial services. It is the leading bank in the Corporate Clients Business and for the German Mittelstand and a strong partner for around 24,000 corporate client groups. Commerzbank transacts approximately 30% of Germany's foreign trade financing. The Bank is present internationally in more than 40 countries in the corporate clients' business – wherever its Mittelstand clients, large corporates, and institutional clients need it. In addition, Commerzbank supports its international clients with a business relationship to Germany, Austria, or Switzerland and companies operating in selected future-oriented industries. With more than €400bn assets under management, Commerzbank is also one of the leading banks for private and small-business customers in Germany. Under the brand Commerzbank, it offers a wide range of products and services with an omni-channel approach: online and mobile, via phone or video in the remote advisory centre, and personally in its around 400 branches. Under the brand comdirect, it offers all core services as a digital primary bank 24/7 and, as a performance broker, solutions for saving, investing, and securities trading. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves almost 5.9 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

## Board of Managing Directors

<b>Bettina Orlopp</b>	Chief Executive Officer
<b>Michael Kotzbauer</b>	Deputy Chairman
	Corporate Clients Segment
<b>Sabine Mlnarsky</b>	Chief Human Resources Officer
<b>Thomas Schaufler</b>	Private and Small-Business
	Customers Segment
<b>Carsten Schmitt</b>	Chief Financial Officer
<b>Bernhard Spalt</b>	Chief Risk Officer
<b>Christiane Vorspel-Rüter</b>	Chief Operating Officer

## Financial Calendar 2025

6 Nov: Q3 Interim Financial Information

## Financial Calendar 2026

11 Feb: Annual Results Press Conference/Q4 2025

End of Mar: Annual Report 2025

8 May: Q1 Interim Financial Information

20 May: Annual General Meeting

6 Aug: Q2 Interim Report

5 Nov: Q3 Interim Financial Information



## Basic Share Data

- Bearer shares: CBK100
- ISIN: DE000CBK1001
- Reuters: CBKG.DE
- Bloomberg: CBK GR
- No of shares: 1,127,496,195

## Shareholder Structure (as at 5 Nov 2025)

- Institutional investors: approximately 35%
- Private investors: approximately 20%
- UniCredit: > 25%
- Federal Republic of Germany: > 10%
- BlackRock: > 5%

## Key Figures Commerzbank

	Q3 2025	FY 2024	Q3 2024
Operating result (€m)	1,047	3,837	886
Consolidated result <sup>1</sup> (€m)	591	2,677	642
CIR operating business <sup>2</sup> (%)	57.1	58.8	58.3
CET 1 ratio (%)	14.7	15.1	14.8
Operating RoTE (%)	13.0	12.3	11.3

<sup>1</sup> Attributable to Commerzbank shareholders.

<sup>2</sup> Includes compulsory contributions.

CIR: Cost-income ratio

CET 1: Common Equity Tier 1

RoTE: Return on Tangible Equity