



This is Commerzbank

An Overview

Agenda



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Facts and Figures



1

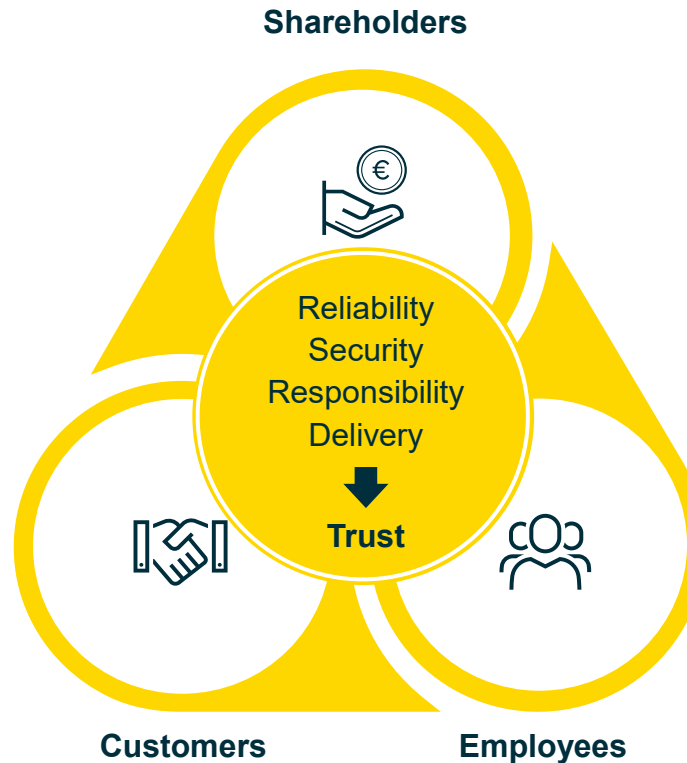
Facts and Figures: an Overview



With a client-centric portfolio of financial services, **Commerzbank** in Germany is the **leading bank** in the **Corporate Clients Business** and for the **Mittelstand** and a **strong partner** for **private and small-business customers** with **more than €400bn assets under management**.



**Private and Small-Business
Customers**



Corporate Clients

- Customer focus with profitable revenue growth
- Shaping the digital and sustainable transformation
- Continuously improving capital efficiency

Facts and Figures: Commerzbank's Global Presence



Significant Group companies

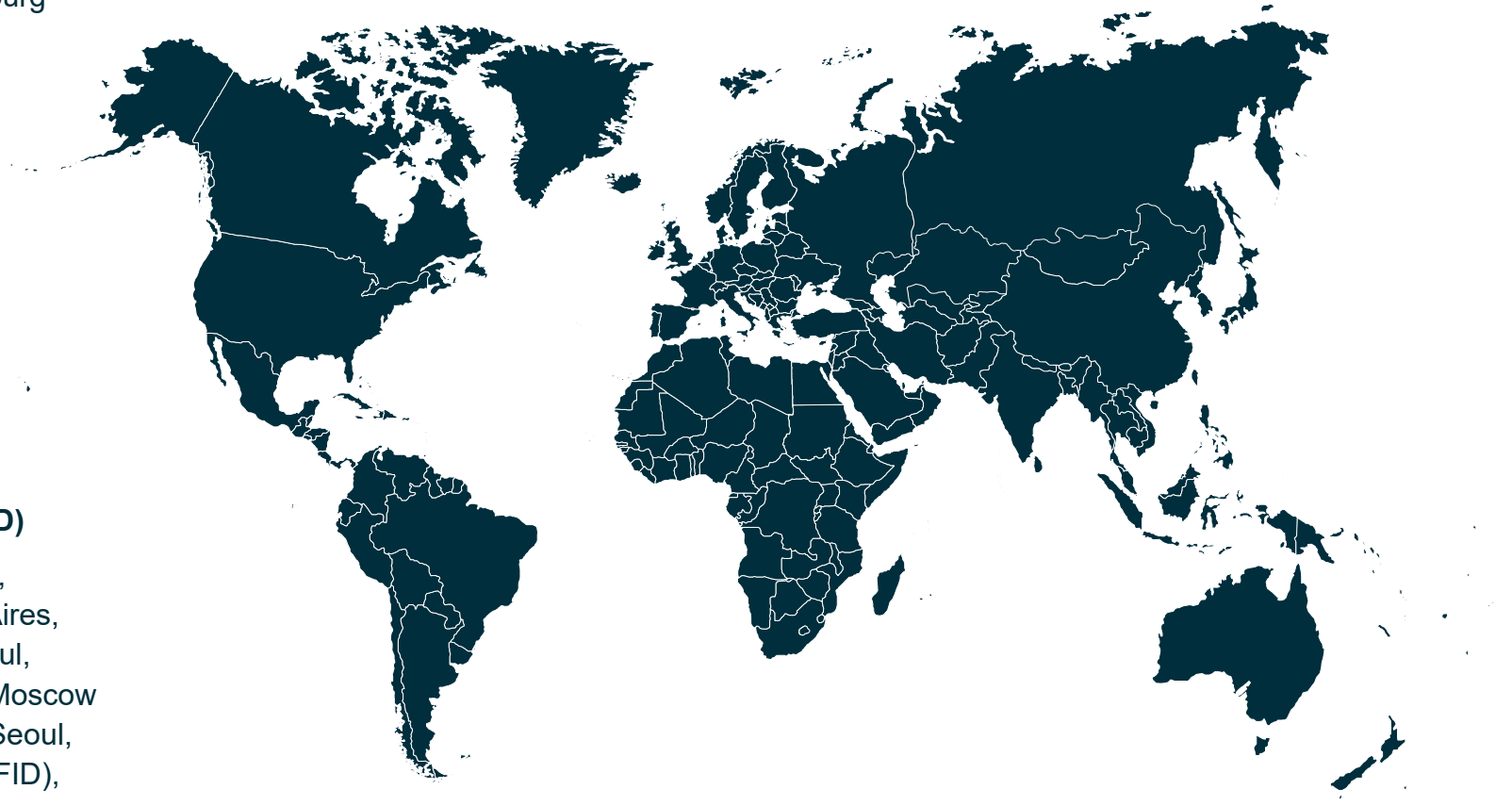
- Commerzbank Finance & Covered Bond S. A., Luxembourg
- Commerz Markets LLC, New York
- Commerz Real AG, Wiesbaden
- mBank S. A., Warsaw

Operative foreign branches

Amsterdam, Beijing, Brno (office), London, Madrid, Milan, New York, Paris, Prague, Shanghai, Singapore, Tokyo, Vienna, Zurich

Representative Offices/Financial Institutions Desks (FID)

Abidjan, Addis Abeba, Almaty, Amman, Ashgabat, Bangkok, Beijing (FID), Brussels (Liaison Office to the EU), Buenos Aires, Cairo, Casablanca, Dhaka, Dubai, Ho Chi Minh City, Istanbul, Johannesburg, Karachi, Kiev, Lagos, Luanda, Melbourne, Moscow (FID), Mumbai, New York (FID), Panama City, São Paulo, Seoul, Shanghai (FID), Singapore (FID), Taipei, Tashkent, Tokyo (FID), Vilnius, Zagreb



Facts and Figures: Highlights



Germany

- Private and small-business customers with more than €400bn assets under management
- The Bank is at the side of its customers with its brands Commerzbank and comdirect: online and mobile, via phone or video in the remote advisory centre, and personally in approximately 400 branches
- Important partner for wealth management, private banking, and small-business customers
- Best bank in the Corporate Clients Business in Germany and for the German Mittelstand
- With approximately 30% market share, Commerzbank is one of the leading banks in German foreign trade finance.¹
- Sector competence through in-depth expert knowledge in the key German industrial sectors

¹ Source: SWIFT Watch, as at Dec 2024.



Europe

- One of the leading providers of trade services within the eurozone
- Top rankings in the bond market
- mBank: innovative digital bank serving almost 5.9 million private and corporate customers, predominantly in Poland, but also in the Czech Republic and Slovakia; preferred business partner for German corporates in Poland



Digital

- Mobile payment with Apple Pay and Google Pay as well as Garmin Pay, and SwatchPAY!
- Multi-award-winning banking app with photo transfer, brokerage, virtual assistant “Ava”, and Financial Assistant
- Safety guarantee for online and mobile banking services
- In the Corporate Clients business we are permanently investing in digital solutions so as to expand products and processes for our clients and to create a combination of personal advisory and digital banking services. In September 2024, Commerzbank was awarded „Best Foreign Exchange Bank“ in Germany and fast-growing emerging markets by „Euromoney“ magazine.

Facts and Figures: Selected Group Financial Figures

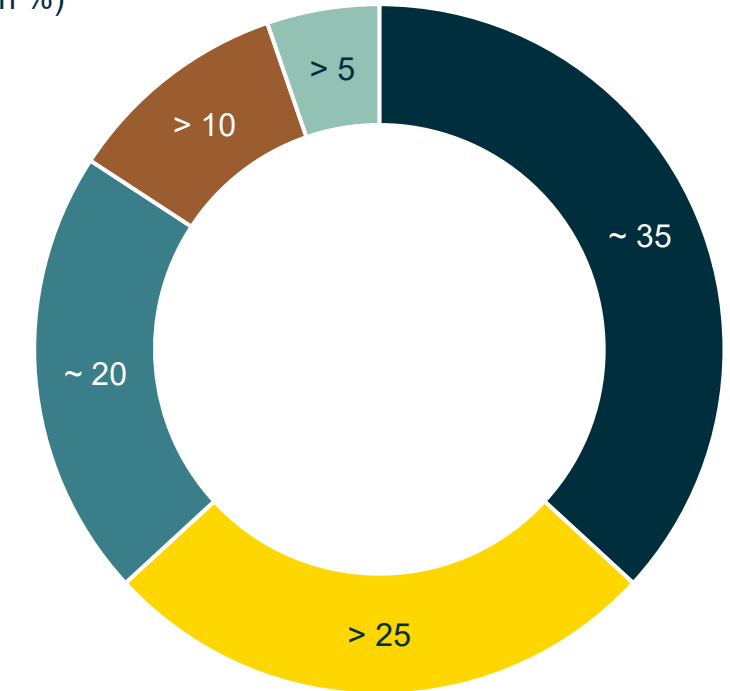


Figures	Q3 2025	FY 2024	Q3 2024
Total revenues (in €m)	2,939	11,106	2,735
Operating result (in €m)	1,047	3,837	886
Consolidated result ¹ (in €m)	591	2,677	642
Cost-income ratio operating business ² (in %)	57.1	58.8	58.3
CET 1 ratio (in %)	14.7	15.1	14.8
Operating RoTE (in %)	13.0	12.3	11.3
	30 Sep 2025	31 Dec 2024	30 Sep 2024
Employees (full-time equivalents incl. junior staff)	39,787	39,040	39,090

¹ Attributable to Commerzbank shareholders.

² Includes compulsory contributions.

Shareholder structure
as at 5 November 2025
(in %)



■ Institutional investors
■ Private investors
■ BlackRock

■ UniCredit
■ Federal Republic of Germany



Board of Managing Directors

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Board of Managing Directors



Bettina Orlopp
Chief Executive Officer



Michael Kotzbauer
Deputy Chairman
Corporate Clients Segment



Carsten Schmitt
Chief Financial Officer



Sabine Mlnarsky
Chief Human Resources Officer



Bernhard Spalt
Chief Risk Officer



Thomas Schaufler
Private and Small-Business Customers Segment



Christiane Vorspel-Rüter
Chief Operating Officer



Strategic Positioning

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Our Strategy “Momentum”



Commerzbank. **Momentum.**
Growth and Transformation



Shareholders



Customers



Employees

With our **strategy “Momentum”**, we will accompany the transformation in the economy and society in the coming years and **create even more value for all our stake-holders** – employees, customers, and shareholders – as a defining force in the German and European banking market.

As **the bank for Germany** – with 155 years of tradition – we are **focussing even more on profitable growth and accelerating the transformation of our business model**.

Enhancing profitability gives us **even more scope for investing** in the Bank’s service offerings and drives market capitalisation in the interest of investors.

Private and Small-Business Customers

Under the brand Commerzbank, we offer a wide range of products and services with an omnichannel approach: online and mobile, via phone or video, and personally in our around 400 branches. Under the brand comdirect, we offer all core services as a digital primary bank 24/7 and, as a performance broker, solutions for saving, investing, and securities trading.

Corporate Clients

Client orientation is our strength. As the leading bank in the Corporate Clients Business in Germany and for the German Mittelstand, Commerzbank supports its clients in their growth and transformation journey – regionally present across Germany and globally connected. It stands for many years of industry and market expertise with leading products from a single source and an established digital offering.



~ 15%
Net RoTE



€14.2bn
Revenues



50%
Cost-Income Ratio



€4.2bn
Net Result



Segments



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Private and Small-Business Customers

€m	Q3 2025	FY 2024	Q3 2024
Revenues	1,710	6,138	1,545
Operating result	570	1,956	470

- One of the leading banks for private and small-business customers in Germany with **more than €400bn assets under management**
- The Bank is at the side of its customers with its brands **Commerzbank** und **comdirect**: **online** and **mobile**, via phone or video in the remote **advisory centre**, and **personally in approximately 400 branches**
- An attractive combination of a **highly efficient direct bank** and **first-class advisory offering**
- A simple, secure, and convenient way to carry out **everyday banking transactions 24/7**
- Comprehensive personal support and **individual solutions** on all issues related to investing and financing



Corporate Clients

€m	Q3 2025	FY 2024	Q3 2024
Revenues	1,202	4,971 ¹	1,196 ¹
Operating result	530	2,172 ¹	461 ¹

¹ Retroactive adjustment amongst others due to transfer of activities in Structured Solutions and Investments (SSI) from Others and Consolidation (O&C) to the Corporate Clients segment.

- **Number 1 bank in the Corporate Clients Business** in Germany and for the German **Mittelstand**
- Strong regional presence in **Germany** and an efficient international network in more than 40 countries **worldwide**
- **Strong linkage** of our **expertise** in **corporate banking** and **capital markets**
- With **approximately 30% market share**, Commerzbank is one of the **leading banks** in **German foreign trade finance**.²
- With a **loan volume** of approximately **€113bn** one of the **largest financiers** of **German and international corporates**
- One of the **leading bookrunners** in **Corporate Finance** in **Germany**³

² Source: SWIFT Watch, as at Dec 2024. ³ Source: Loan Connector/London Stock Exchange Group as at Dec 2024.





Purpose and Brand



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Purpose and Brand



Purpose

We create prospects for ambitious people and companies



Brand Positioning

Creating prospects, shaping the future together

We, Commerzbank, take on the responsibility of providing people and companies with security, even in difficult times, and opening up prospects for them. That's why we are: the bank for Germany – at the side of our customers to shape the future together.



Brand Promise

The bank at your side



Brand Personality

Future-oriented, powerful, committed



COMMERZBANK



Sustainability



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Commerzbank's Sustainability Strategy pursues Holistic Approach



Responsibility represents the entire sustainability spectrum of “Environment, Social, and Governance” (ESG)

E_{nvironment}

The protection of the environment and climate as well as the support of our customers in their transformation efforts are firmly anchored in Commerzbank.

- 1 Net-zero loan and investment portfolio by 2050
- 2 > 10% sustainable loans in our new business
- 3 Net-zero banking operations by 2040

S_{ocial}

We value an open corporate culture and actively contribute to society with various engagements.

- 1 40% women in management positions by 2030
- 2 Maintain or improve employee satisfaction

G_{overnance}

Solid values, binding codes of conduct as well as demanding commitments form the framework of our business activities.

- 1 Zero tolerance as regards corruption
- 2 Excellent culture of integrity



Employees



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People Strategy 2025: Focus on four Core Issues based on Overall Bank Strategy



Overall Bank Strategy

With our strategy “Momentum” we make Commerzbank even better and more effective. Our employees are an important lever for this. That is why we are investing further to be an attractive employer.

1. Attractiveness and Sustainability

The market for applicants remains a challenge. Human Resources (HR), executives, and service providers are therefore called on to take our recruiting to the next level. For this purpose, we are establishing a comprehensive “Candidate Journey”.

2. Digitalisation and AI

The responsible use of Artificial Intelligence (AI) is to spotlight, to support, and to make daily work easier and more efficient. By digitalising our HR processes as well as optimising data availability, electronic documents, and process platforms, we have cleared the way for this. We now opt for the AI models of external providers and embed them in our systems.



3. Learning and Development

Attractive and up-to-date learning offers radiate positively onto the job market and help retain employees. That is the reason why we create digital offerings for interest-based, independent learning.

4. Culture and Leadership

We implement the regulatory requirements set out in the EU Transparency in Wage Structures Act. In doing so, we position ourselves as a fair employer that supports equal opportunities. We also promote social sustainability in accordance with the „equal pay for equal work“ principle.

“Team Yellow”: around 40,000 Employees Worldwide



39,787

Employees (FTE)
as at 30 Sep 2025



1,478

New hires 2024



47,998

Applications received
(2024 AG Germany)



3.9

Employer rating
score 2025
on [Kununu](#)



52.5%

Proportion of
female staff as at
year-end 2024



75

Employee Engagement
Index¹

**Commerzbank is an attractive employer.
Our employees are happy to engage with the Bank.
In the job market, we are present with our website [Careers at Commerzbank](#).**

¹ Corresponds to benchmark for large enterprises in Germany, Austria, and Switzerland.



Diversity & Inclusion: Essential Component of our Sustainability Strategy and Genuinely Practised



We take on social responsibility – this benefits our employees, our clients, and our business partners

Identifying and fostering potential

37.3% women in management positions¹

Employees from 125 nations worldwide¹

6.21% employees with disabilities¹

¹ As at year-end 2024.

Facilitating work-life balance

Keep in Touch, return guarantee

Company-sponsored child-care, support for employees caring for relatives

Hybrid working, mobile working from abroad, flexible working time models, job sharing, joint leadership

Supporting commitment

Events and awareness sessions on all diversity-related issues

Information offers and learning paths on all diversity-related issues via learning platform cliX

1,500 employees in 7 employee resource groups



Our corporate culture includes everyone – regardless of age, gender, provenance, nationality, disability, religion, sexual orientation, or gender identity

We are committed beyond Commerzbank:

Signatory to and member of the



Co-founder and council member of the Foundation



Participant in the BC4D Initiative



Signatory to the United Nations' Women's Empowerment Principles



Member of Unternehmens-Forum e. V. for the inclusion of individuals with disabilities





History



8

International Bank with 155 Years of Tradition

1870

Foundation of
Commerz- und
Disconto-Bank
in Hamburg,
Germany

1995

Foundation of
comdirect: launch
of Commerzbank's
direct banking
business

2009

Financial market
crisis

2020

- Merger of comdirect completed
- 150 years of Commerzbank
- 50 years of Commerzbank Foundation

2024

Bettina Orlopp
new CEO

1940

New name:
Commerzbank

2008

Announcement
of merger with
Dresdner Bank

2013

Final redemption of
the silent participa-
tion of the Financial
Market Stabilisation
Fund (Finanzmarkt-
stabilisierungsfonds,
Soffin)

2023

Return to the leading
German stock index
Dax



Disclaimer



This presentation contains forward-looking statements. Forward-looking statements are statements that are not historical facts; they include, inter alia, statements about Commerzbank's beliefs and expectations and the assumptions underlying them.

These statements are based on plans, estimates, projections and targets as they are currently available to the management of Commerzbank. Forward-looking statements therefore speak only as of the date they are made, and Commerzbank undertakes no obligation to update any of them in light of new information or future events. By their very nature, forward-looking statements involve risks and uncertainties. A number of important factors could therefore cause actual results to differ materially from those contained in any forward-looking statement. Such factors include, amongst others, the conditions in the financial markets in Germany, in Europe, in the United States and elsewhere from which Commerzbank derives a substantial portion of its revenues and in which it holds a substantial portion of its assets, the development of asset prices and market volatility, potential defaults of borrowers or trading counterparties, the implementation of its strategic initiatives and the reliability of its risk management policies.

In addition, this presentation contains financial and other information which has been derived from publicly available information disclosed by persons other than Commerzbank ("external data"). In particular, external data has been derived from industry- and customer-related data and other calculations taken or derived from industry reports published by third parties, market research reports and commercial publications. Commercial publications generally state that the information they contain has originated from sources assumed to be reliable, but that the accuracy and completeness of such information is not guaranteed and that the calculations contained therein are based on a series of assumptions. The external data has not been independently verified by Commerzbank. Therefore, Commerzbank cannot assume any responsibility for the accuracy of the external data taken or derived from public sources.



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