



COMMERZBANK

# Factsheet Commerzbank

## About us

Commerzbank is the leading bank for the German Mittelstand and a strong partner for around 25,500 corporate client groups and almost 11 million private and small-business customers in Germany. The Bank's two Business Segments – Private and Small-Business Customers and Corporate Clients – offer a comprehensive portfolio of financial services. Commerzbank transacts approximately 30 per cent of Germany's foreign trade and is present internationally in more than 40 countries in the corporate clients' business. The Bank focusses on the German Mittelstand, large corporates, and institutional clients. As part of its international business, Commerzbank supports clients with a business relationship to Germany, Austria, or Switzerland and companies operating in selected future-oriented industries. In the Private and Small-Business Customers segment, the Bank is at the side of its customers with its brands Commerzbank and comdirect: online and mobile, in the advisory centre, and personally in its branches. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.8 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.



## Board of Managing Directors

|   |  |
|---|--|
| <b>Manfred Knof</b>                         | Chairman                                     |
| <b>Bettina Orlopp</b>                       | Deputy Chairwoman<br>Chief Financial Officer |
| <b>Bernhard Spalt</b>                       | Chief Risk Officer                           |
| <b>Michael Kotzbauer</b>                    | Corporate Clients                            |
| <b>Sabine Mlnarsky</b>                      | Chief Human Resources Officer                |
| <b>Jörg Oliveri del<br/>Castillo-Schulz</b> | Chief Operating Officer                      |
| <b>Thomas Schaufler</b>                     | Private and Small-Business<br>Customers      |

## Financial Calendar 2024

|           |                                  |
|-----------|----------------------------------|
| 15 Feb:   | Annual Results Press Conference  |
| 19 March: | Annual Report 2023               |
| 30 April: | Annual General Meeting           |
| 15 May:   | Q1 Interim Financial Information |
| 7 Aug:    | Q2 Interim Report                |
| 6 Nov:    | Q3 Interim Financial Information |

## Basic Share Data

- Bearer shares: CBK100
- ISIN: DE000CBK1001
- Reuters: CBKG.DE
- Bloomberg: CBK GR
- No of shares: 1,240,223,329

## Shareholder Structure

- Institutional investors: approximately 52%
- Private investors: approximately 25%
- Federal Republic of Germany: > 15%
- BlackRock: > 5%
- Norges: > 3%

## Key Figures Commerzbank

|  | FY 2022 | FY 2023 <sup>4</sup> | Q4 2023 <sup>4</sup> |
|--|---------|----------------------|----------------------|
| Operating result (€m)                      | 2,099   | 3,421                | 542                  |
| Consolidated profit/loss (€m) <sup>1</sup> | 1,435   | 2,224                | 395                  |
| CIR op. business (%) <sup>2</sup>          | 68.6    | 61.4                 | 67.1                 |
| CET 1 ratio (%) <sup>3</sup>               | 14.1    | 14.7                 | 14.7                 |
| Operating RoTE (%)                         | 7.2     | 11.3                 | 7.0                  |

<sup>1</sup> Attributable to Commerzbank shareholders and investors in additional equity components.

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

<sup>3</sup> Includes net result reduced by pay-out accrual and potential (fully discretionary) AT 1 coupons.

<sup>4</sup> Figures are preliminary and unaudited.

CIR: Cost-income ratio    CET 1: Common Equity Tier 1    RoTE: Return on Tangible Equity