



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% 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 5.7 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.



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 54%
- Private investors: approximately 23%
- Federal Republic of Germany: > 15%
- BlackRock: > 5%
- Norges: > 3%

Board of Managing Directors

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

Key Figures Commerzbank

	Q1 2023	FY 2023	Q1 2024
Operating result (€m)	875	3,421	1,084
Consolidated profit/loss (€m) ¹	580	2,224	747
CIR op. business (%) ²	64.6	61.4	57.8
CET 1 ratio (%) ³	14.2	14.7	14.9
Operating RoTE (%)	11.8	11.3	14.1

¹ Attributable to Commerzbank shareholders and investors in additional equity components.

² Includes compulsory contributions.

³ 2023 reduced by pay-out accrual and potential (fully discretionary) AT 1 coupons – Q1 2024 excluding net profit.

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

Financial Calendar 2024

15 May:	Q1 Interim Financial Information
7 Aug:	Q2 Interim Report
6 Nov:	Q3 Interim Financial Information