

## highlights of commerzbank group

	2005	2004
<b>Income statement</b>		
Operating profit (€ m)	1,717	1,011
Operating profit per share (€)	2.84	1.70
Pre-tax profit (€ m)	1,680	796
Consolidated surplus (€ m)	1,165	362
Earnings per share (€)	1.93	0.61
Operating return on equity (%)	16.8	9.9
Cost/income ratio in operating business (%)	67.1	70.9
Return on equity of consolidated surplus (%)	12.4	4.0
	<b>31.12.2005</b>	<b>31.12.2004</b>
<b>Balance sheet</b>		
Balance-sheet total (€ bn)	444.9	424.9
Risk-weighted assets according to BIS (€ bn)	149.7	139.7
Equity (€ bn) as shown in balance sheet	13.7	11.0
Own funds (€ bn) as shown in balance sheet	21.8	19.9
<b>BIS capital ratios</b>		
Core capital ratio, excluding market-risk position (%)	8.3	7.8
Core capital ratio, including market-risk position (%)	8.1	7.5
Own funds ratio (%)	12.5	12.6
<b>Commerzbank share</b>		
Number of shares issued (million units)	656.8	598.6
Share price (€, 1.1.–31.12.) high	27.06	16.49
low	15.17	12.65
Book value per share <sup>1)</sup> (€)	21.00	18.45
Market capitalization (€ bn)	17.1	9.1
<b>Customers</b>	<b>8,175,000</b>	<b>7,880,000</b>
<b>Staff</b>		
Germany	25,304	25,417
Abroad	7,752	7,403
Total	33,056	32,820
<b>Short/long-term rating</b>		
Moody's Investors Service, New York	P-1/A2	P-1/A2
Standard & Poor's, New York	A-2/A-	A-2/A-
Fitch Ratings, London	F2/A- <sup>2)</sup>	F2/A-

1) excluding cash flow hedges; 2) raised to F1/A in February 2006.