



COMMERZBANK

Factsheet Commerzbank

About us

Commerzbank is the leading bank for the German Mittelstand and a strong partner for around 26,000 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 5.7 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

Board of Managing Directors

Manfred Knof	Chairman
Bettina Orlopp	Deputy Chairwoman Chief Financial Officer
Marcus Chromik	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

Financial Calendar 2023

8 Nov: Q3 Interim Financial Information

Financial Calendar 2024

15 Feb: Annual Results Press Conference
End of 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 55%
- Private investors: approximately 25%
- Federal Republic of Germany: > 15%
- BlackRock: > 5%

Key Figures Commerzbank

	Q3 2022	FY 2022	Q3 2023
Operating result (€m)	282	2,099	1,116
Consolidated profit/loss (€m) ¹	195	1,435	684
CIR op. business (%) ²	80.6	68.6	56.2
CET 1 ratio (%) ³	13.8	14.1	14.6
Operating RoTE (%)	3.8	7.2	14.6

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

² Includes compulsory contributions.

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

CIR: Cost-Income-Ratio

CET 1: Common Equity Tier 1

RoTE: Return on Tangible Equity