

Investors' Day

***Data-based marketing platform
in retail banking***

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Agenda

Creation of EVA/TOM

Learning-oriented sales cycle

Holistic approach to counselling/
Quality in a dual pack form

Outlook

Our "sales assistants"

EVA

(Elektronische Vertriebsanwendung)
Electronic sales application

**Sales-oriented
provision of information**

**Structured gathering
of information**

**Optimization of
work processes**

TOM

(Termin-Organisationsmanager)
Appointment organization manager

**Efficient organization
and time management**

**Systematic sales
support**

**Data Mart ensures high-quality
evaluation and processing of data**

Evolution of EVA/TOM



Agenda

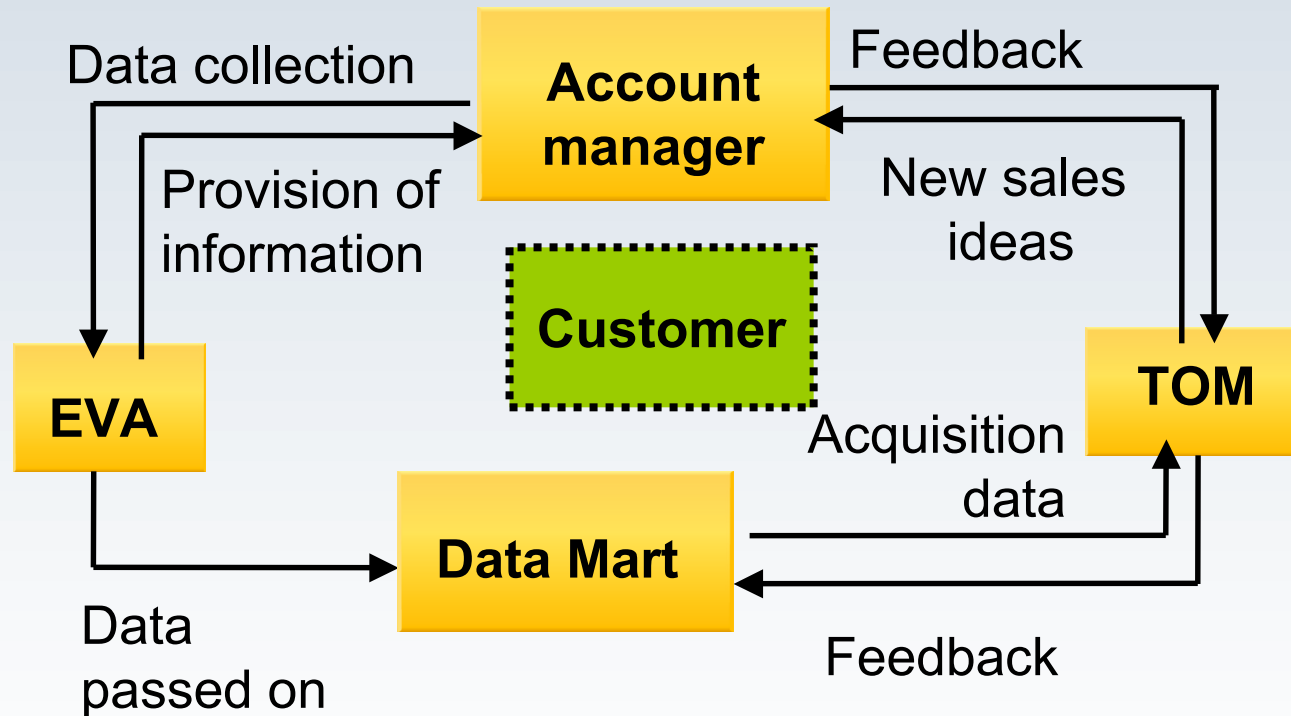
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Learning-oriented sales cycle



Goals of the Data Mart / data-based marketing

1 Marketing information system

Automatic distribution of information on sales potential to sales force

2 Data mining

Identification of profiles and sales potential

3 a Campaign management

Planning, implementation and controlling of centrally steered initiatives

3 b New sales ideas

Sales force adopt measures to acquire new business

Advantages

for the bank

- ◆ More efficient approach to acquiring new business (concentrated use of marketing resources)
- ◆ Previously neglected customers are included
- ◆ Improved access to existing customers across the board

for the customer

- ◆ Products and services offered in line with individual needs
- ◆ Proactive support from Commerzbank
- ◆ Current customer data available at all times, nationwide

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Efficient organization of sales

Before EVA and TOM

- Approach based on customer number
- Paper-bound advisory services
- No consistent support for process
- Considerable work needed to conclude transactions
- Uncoordinated provision of information
- Time and organization management for sales force time-consuming
- Complicated process of selecting customers by sales force

After EVA and TOM

- Holistic approach to customers
- Innovative advisory tools
- User-friendly, state-of-the-art IT application
- Time saved through simpler transaction procedure
- Rapid provision of high-quality information
- Support for time and organization management
- Selection of customers by members of sales force made easier

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- **More constant and higher level of earnings through systematic recourse to sales assistants**
- **Improved quality of advice that is provided
Advisor's knowledge reflects bank's knowledge**
- **Reduced liability on the part of customer advisers**
- **Commerzbank as innovative professional partner,
e.g. specimen custody account**
- **Systems to be developed further through at least
two releases per year**