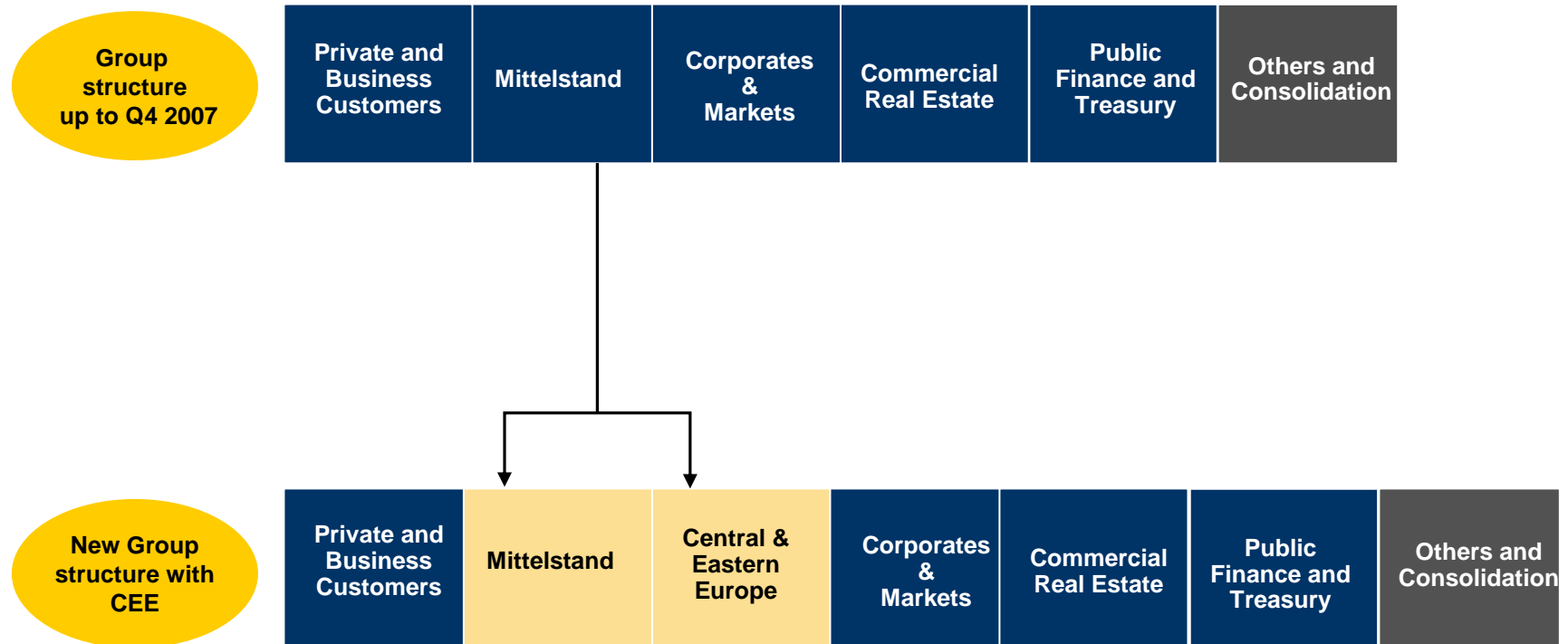




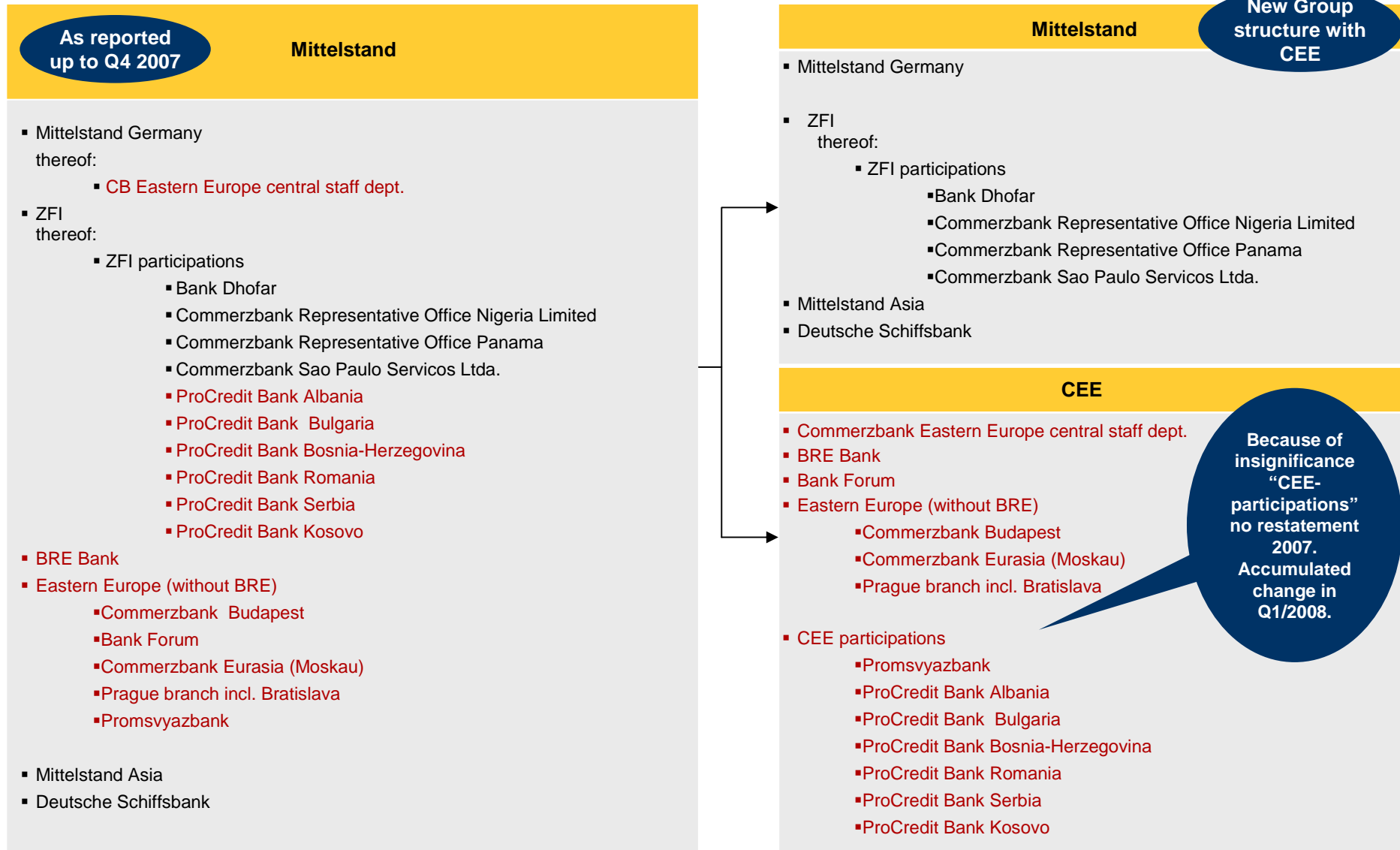
New Group Structure in CEE

Investor Relations
Frankfurt, April 2008

New Group Structure from Q1 2008 on



New Group structure Reorganisation



Previous reporting – Group 2007

| 2007 financial year | Private and Business Customers | Mittelstand | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 1.296 | 1.477 | 373 | 858 | -2 | 18 | 4.020 |
| Provision for possible loan losses | -240 | 12 | -135 | -115 | 4 | -5 | -479 |
| Net interest income after provisioning | 1.056 | 1.489 | 238 | 743 | 2 | 13 | 3.541 |
| Net commission income | 1.575 | 817 | 186 | 411 | -24 | 185 | 3.150 |
| Trading profit | 4 | 95 | 891 | 33 | -161 | 17 | 879 |
| Result on financial assets (equity instruments) | -8 | 7 | -324 | -194 | 148 | 497 | 126 |
| Other result | -24 | -18 | 11 | 18 | 50 | 146 | 183 |
| <i>Revenue</i> | 2.603 | 2.390 | 1.002 | 1.011 | 15 | 858 | 7.879 |
| Operating expenses | 2.202 | 1.138 | 979 | 564 | 105 | 378 | 5.366 |
| Operating profit | 401 | 1.252 | 23 | 447 | -90 | 480 | 2.513 |
| Restructuring expenses | 0 | 0 | 8 | 0 | 0 | 0 | 8 |
| Pre-tax profit | 401 | 1.252 | 15 | 447 | -90 | 480 | 2.505 |
| Average equity tied up | 2.478 | 3.196 | 2.280 | 4.267 | 1.189 | 32 | 13.442 |
| Operating return on equity (%) | 16,2% | 39,2% | 1,0% | 10,5% | -7,6% | . | 18,7% |
| Cost/income ratio in operating business (%) | 77,5% | 47,9% | 86,1% | 50,1% | 954,5% | . | 64,2% |
| Return on equity of pre-tax profit (%) | 16,2% | 39,2% | 0,7% | 10,5% | -7,6% | . | 18,6% |

New reporting – Group 2007

| 2007 financial year | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 1.296 | 1.082 | 395 | 373 | 858 | -2 | 18 | 4.020 |
| Provision for possible loan losses | -240 | 68 | -56 | -135 | -115 | 4 | -5 | -479 |
| Net interest income after provisioning | 1.056 | 1.150 | 339 | 238 | 743 | 2 | 13 | 3.541 |
| Net commission income | 1.575 | 645 | 172 | 186 | 411 | -24 | 185 | 3.150 |
| Trading profit | 4 | 1 | 94 | 891 | 33 | -161 | 17 | 879 |
| Result on financial assets (equity instruments) | -8 | -18 | 25 | -324 | -194 | 148 | 497 | 126 |
| Other result | -24 | -30 | 12 | 11 | 18 | 50 | 146 | 183 |
| <i>Revenue</i> | <i>2.603</i> | <i>1.748</i> | <i>642</i> | <i>1.002</i> | <i>1.011</i> | <i>15</i> | <i>858</i> | <i>7.879</i> |
| Operating expenses | 2.202 | 768 | 370 | 979 | 564 | 105 | 378 | 5.366 |
| Operating profit | 401 | 980 | 272 | 23 | 447 | -90 | 480 | 2.513 |
| Restructuring expenses | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 8 |
| Pre-tax profit | 401 | 980 | 272 | 15 | 447 | -90 | 480 | 2.505 |
| Average equity tied up | 2.478 | 2.331 | 865 | 2.280 | 4.267 | 1.189 | 32 | 13.442 |
| Operating return on equity (%) | 16,2% | 42,0% | 31,4% | 1,0% | 10,5% | -7,6% | . | 18,7% |
| Cost/income ratio in operating business (%) | 77,5% | 45,7% | 53,0% | 86,1% | 50,1% | 954,5% | . | 64,2% |
| Return on equity of pre-tax profit (%) | 16,2% | 42,0% | 31,4% | 0,7% | 10,5% | -7,6% | . | 18,6% |

New reporting – Q1 2007

| 1 st quarter 2007 | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 319 | 250 | 83 | 101 | 211 | 68 | 13 | 1.045 |
| Provision for possible loan losses | -73 | -19 | -11 | -13 | -39 | -5 | 0 | -160 |
| Net interest income after provisioning | 246 | 231 | 72 | 88 | 172 | 63 | 13 | 885 |
| Net commission income | 430 | 144 | 43 | 45 | 100 | -6 | 91 | 847 |
| Trading profit | 1 | 0 | 21 | 289 | 17 | -34 | 7 | 301 |
| Result on financial assets (equity instruments) | 2 | 0 | 24 | 7 | 0 | 79 | 113 | 225 |
| Other result | -1 | 1 | 0 | 2 | 15 | 1 | -8 | 10 |
| <i>Revenue</i> | 678 | 376 | 160 | 431 | 304 | 103 | 216 | 2.268 |
| Operating expenses | 533 | 187 | 83 | 257 | 140 | 26 | 134 | 1.360 |
| Operating profit | 145 | 189 | 77 | 174 | 164 | 77 | 82 | 908 |
| Restructuring expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pre-tax profit | 145 | 189 | 77 | 174 | 164 | 77 | 82 | 908 |
| Average equity tied up | 2.530 | 2.198 | 769 | 2.197 | 4.183 | 1.171 | 366 | 13.414 |
| Operating return on equity (%) | 22,9% | 34,4% | 40,1% | 31,7% | 15,7% | 26,3% | . | 27,1% |
| Cost/income ratio in operating business (%) | 71,0% | 47,3% | 48,5% | 57,9% | 40,8% | 24,1% | . | 56,0% |
| Return on equity of pre-tax profit (%) | 22,9% | 34,4% | 40,1% | 31,7% | 15,7% | 26,3% | . | 27,1% |

New reporting – Q2 2007

| 2 nd quarter 2007 | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 318 | 263 | 97 | 96 | 211 | 11 | 7 | 1.003 |
| Provision for possible loan losses | -66 | -9 | -16 | -10 | -39 | -7 | -4 | -151 |
| Net interest income after provisioning | 252 | 254 | 81 | 86 | 172 | 4 | 3 | 852 |
| Net commission income | 380 | 132 | 43 | 61 | 95 | -7 | 54 | 758 |
| Trading profit | 1 | 0 | 30 | 327 | 17 | 2 | 4 | 381 |
| Result on financial assets (equity instruments) | 1 | 0 | 1 | 1 | 1 | 43 | 215 | 262 |
| Other result | 1 | 4 | 1 | 3 | 6 | 3 | 128 | 146 |
| <i>Revenue</i> | 635 | 390 | 156 | 478 | 291 | 45 | 404 | 2.399 |
| Operating expenses | 531 | 185 | 92 | 269 | 138 | 27 | 82 | 1.324 |
| Operating profit | 104 | 205 | 64 | 209 | 153 | 18 | 322 | 1.075 |
| Restructuring expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pre-tax profit | 104 | 205 | 64 | 209 | 153 | 18 | 322 | 1.075 |
| Average equity tied up | 2.498 | 2.265 | 818 | 2.233 | 4.281 | 1.175 | 197 | 13.467 |
| Operating return on equity (%) | 16,7% | 36,2% | 31,3% | 37,4% | 14,3% | 6,1% | . | 31,9% |
| Cost/income ratio in operating business (%) | 75,7% | 46,4% | 53,5% | 55,1% | 41,8% | 51,9% | . | 51,9% |
| Return on equity of pre-tax profit (%) | 16,7% | 36,2% | 31,3% | 37,4% | 14,3% | 6,1% | . | 31,9% |

New reporting – Q3 2007

| 3 rd quarter 2007 | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 319 | 278 | 103 | 78 | 220 | 2 | -1 | 999 |
| Provision for loan losses | -58 | 48 | -10 | -57 | -26 | -4 | 0 | -107 |
| Net interest income after provisioning | 261 | 326 | 93 | 21 | 194 | -2 | -1 | 892 |
| Net commission income | 391 | 239 | 44 | 36 | 94 | -6 | 12 | 810 |
| Trading profit | 1 | 1 | 22 | 150 | 2 | -45 | -7 | 124 |
| Result on financial assets (equity instruments) | -2 | 4 | -1 | -148 | -127 | 25 | 11 | -238 |
| Other Result | -19 | 5 | 4 | 14 | 52 | 0 | 0 | 56 |
| <i>Revenue</i> | 632 | 575 | 162 | 73 | 215 | -28 | 15 | 1.644 |
| Operating expenses | 547 | 190 | 89 | 229 | 131 | 25 | 72 | 1.283 |
| Operating profit | 85 | 385 | 73 | -156 | 84 | -53 | -57 | 361 |
| Restructuring expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pre-tax profit | 85 | 385 | 73 | -156 | 84 | -53 | -57 | 361 |
| Average equity tied up | 2.466 | 2.397 | 901 | 2.356 | 4.331 | 1.218 | -205 | 13.464 |
| Operating return on equity (%) | 13,8% | 64,2% | 32,4% | -26,5% | 7,8% | -17,4% | . | 10,7% |
| Cost/income ratio in operating business (%) | 79,3% | 36,1% | 51,7% | 176,2% | 54,4% | -104,2% | . | 73,3% |
| Return on equity of pre-tax profit (%) | 13,8% | 64,2% | 32,4% | -26,5% | 7,8% | -17,4% | . | 10,7% |

New reporting – Q4 2007

| 4 th quarter 2007 | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 340 | 290 | 113 | 98 | 216 | -83 | -1 | 973 |
| Provision for loan losses | -43 | 48 | -19 | -55 | -11 | 20 | -1 | -61 |
| Net interest income after provisioning | 297 | 338 | 94 | 43 | 205 | -63 | -2 | 912 |
| Net commission income | 374 | 130 | 42 | 44 | 122 | -5 | 28 | 735 |
| Trading profit | 1 | 0 | 21 | 125 | -3 | -84 | 13 | 73 |
| Result on financial assets (equity instruments) | -9 | -22 | 1 | -184 | -68 | 1 | 158 | -123 |
| Other Result | -5 | -39 | 6 | -8 | -55 | 46 | 26 | -29 |
| <i>Revenue</i> | 658 | 407 | 164 | 20 | 201 | -105 | 223 | 1.568 |
| Operating expenses | 591 | 207 | 105 | 224 | 155 | 27 | 90 | 1.399 |
| Operating profit | 67 | 200 | 59 | -204 | 46 | -132 | 133 | 169 |
| Restructuring expenses | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 8 |
| Pre-tax profit | 67 | 200 | 59 | -212 | 46 | -132 | 133 | 161 |
| Average equity tied up | 2.418 | 2.462 | 973 | 2.336 | 4.274 | 1.195 | -234 | 13.424 |
| Operating return on equity (%) | 11,1% | 32,5% | 24,3% | -34,9% | 4,3% | -44,2% | . | 5,0% |
| Cost/income ratio in operating business (%) | 84,3% | 57,7% | 57,4% | 298,7% | 73,1% | -21,6% | . | 85,9% |
| Return on equity of pre-tax profit (%) | 11,1% | 32,5% | 24,3% | -36,3% | 4,3% | -44,2% | . | 4,8% |

New reporting – Group 2006

Pro forma full integration of Eurohypo

| 2006 financial year | Private and Business Customers | Mittelstand | Central & Eastern Europe | Corporates & Markets | Commercial Real Estate | Public Finance & Treasury | Others and Consolidation | Total |
|--|--------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|--------------------------|---------------|
| Net interest income | 1.326 | 1.001 | 263 | 338 | 875 | 373 | -31 | 4.145 |
| Provision for possible loan losses | -600 | -121 | -7 | 11 | -185 | -28 | 0 | -930 |
| Net interest income after provisioning | 726 | 880 | 256 | 349 | 690 | 345 | -31 | 3.215 |
| Net commission income | 1.416 | 522 | 153 | 198 | 335 | -30 | 371 | 2.965 |
| Trading profit | 4 | 1 | 82 | 954 | 37 | -33 | 66 | 1.111 |
| Result on financial assets (equity instruments) | -19 | 3 | 4 | 29 | 4 | 111 | 639 | 771 |
| Other result | -15 | -3 | -2 | 43 | 26 | 2 | -64 | -13 |
| <i>Revenue</i> | 2.112 | 1.403 | 493 | 1.573 | 1.092 | 395 | 981 | 8.049 |
| Operating expenses | 2.118 | 775 | 317 | 948 | 532 | 101 | 543 | 5.334 |
| Operating profit | -6 | 628 | 176 | 625 | 560 | 294 | 438 | 2.715 |
| Restructuring expenses | 135 | 0 | 0 | 3 | 13 | 6 | 96 | 253 |
| Pre-tax profit | -141 | 628 | 176 | 622 | 547 | 288 | 342 | 2.462 |
| Average equity tied up | 2.634 | 2.054 | 815 | 2.294 | 4.016 | 1.074 | -684 | 12.203 |
| Operating return on equity (%) | -0,2% | 30,6% | 21,6% | 27,2% | 13,9% | 27,4% | . | 22,2% |
| Cost/income ratio in operating business (%) | 78,1% | 50,9% | 63,4% | 60,7% | 41,7% | 23,9% | . | 59,4% |
| Return on equity of pre-tax profit (%) | -5,4% | 30,6% | 21,6% | 27,1% | 13,6% | 26,8% | . | 20,2% |

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