



COMMERZBANK

Factsheet Commerzbank

About us

Commerzbank is the leading bank for the German Mittelstand and a strong partner for around 30,000 corporate client groups and around 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 almost 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 German connectivity and companies operating in selected future-oriented industries. Following the integration of Comdirect, private and small-business customers benefit from the services offered by one of Germany's most advanced online banks combined with personal advisory support on site. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.5 million private and corporate customers, predominantly in Poland, but also in the Czech Republic and Slovakia.

In 2020, Commerzbank generated gross revenues of some €8.2 billion with almost 48,000 employees.



Board of Managing Directors

Manfred Knof	Chairman
Marcus Chromik	Chief Risk Officer
Michael Kotzbauer	Corporate Clients
Jörg Oliveri del Castillo-Schulz¹⁾	General Representative for COO division
Bettina Orlopp	Deputy Chairwoman Chief Financial Officer
Sabine Schmittroth	Private and Small-Business Customers Human Resources

¹⁾ Appointed as new Chief Operating Officer to Board of Managing Directors; appointment still subject to approval from regulatory authority.

Financial Calendar (2021/2022)

4 Nov 2021:	Q3 Results)
17 Feb:	Annual Results Press Conference
End of March:	Annual Report 2021
11 May:	Annual General Meeting
12 May:	Q1 Results
3 Aug:	Q2 Results

Basic Share Data

- Bearer shares: CBK100
- ISIN: DE000CBK1001
- Reuters: CBKG.DE
- Bloomberg: CBK GR
- Ticker: CBK.GER
- No of shares: 1,252,357,634

Shareholder Structure

- Institutional investors: approximately 42%
- Private investors: approximately 23%
- Federal Republic of Germany: > 15%
- Cerberus: > 5%
- Capital Group: > 5%
- Blackrock: > 5%
- Norges Bank: > 3%

Key Figures Commerzbank

	Q3 2020	FY 2020	Q3 2021
Operating result (€m)	168	-233	472
Consolidated profit/loss (€m) ¹⁾	-60	-2,870	403
CIR op. business (%) ²⁾	78.3	81.5	75.4
CET 1 ratio (%) ³⁾	13.5	13.2	13.5
Operating RoTE (%)	2.3	-0.8	6.6

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

²⁾ Includes compulsory contributions.

³⁾ Capital reduced by potential (fully discretionary) AT 1 coupons.

CIR: Cost-Income-Ratio CET 1: Common Equity Tier 1 RoTE: Return on Tangible Equity