



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 just under 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. 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

|   |   |
|---|---|
| <b>Manfred Knof</b>                     | Chairman                                    |
| <b>Bettina Orlopp</b>                   | Deputy Chairwoman                           |
|   | Chief Financial Officer                     |
| <b>Marcus Chromik</b>                   | Chief Risk Officer                          |
| <b>Michael Kotzbauer</b>                | Corporate Clients                           |
| <b>Sabine Mlnarsky</b>                  | Human Resources                             |
| <b>Jörg Oliveri del Castillo-Schulz</b> | Chief Operating Officer                     |
| <b>Thomas Schaufler</b>                 | <b>Private and Small-Business Customers</b> |

## Financial Calendar 2023

|               |                                  |
|---------------|----------------------------------|
| 16 Feb:       | Annual Results Press Conference  |
| End of March: | Annual Report 2022               |
| 17 May:       | Q1 Interim Financial Information |
| 31 May:       | Annual General Meeting           |
| 4 Aug:        | Q2 Interim Report                |
| 8 Nov:        | Q3 Interim Financial Information |



## Basic Share Data

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

## Shareholder Structure

- Institutional investors: approximately 50%
- Private investors: approximately 22%
- Federal Republic of Germany: > 15%
- BlackRock: > 5%
- Norges: > 3%

## Key Figures Commerzbank

|  | FY 2021 | FY 2022 <sup>1</sup> | Q4 2022 <sup>1</sup> |
|--|---------|----------------------|----------------------|
| Operating result (€m)                      | 1,183   | 2,099                | 528                  |
| Consolidated profit/loss (€m) <sup>2</sup> | 430     | 1,435                | 472                  |
| CIR op. business (%) <sup>3</sup>          | 79.3    | 68.6                 | 68.2                 |
| CET 1 ratio (%) <sup>4</sup>               | 13.6    | 14.1                 | 14.1                 |
| Operating RoTE (%)                         | 4.2     | 7.2                  | 7.2                  |

<sup>1</sup> Figures are preliminary and unaudited.

<sup>2</sup> Attributable to Commerzbank shareholders and investors in additional equity components.

<sup>3</sup> Includes compulsory contributions.

<sup>4</sup> Includes net result reduced by pay-out accrual (if applicable) and potential (fully discretionary) AT 1 coupons.

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