

HIGHLIGHTS OF COMMERZBANK GROUP

	2000	1999	1998
Earnings per share (€)	2.59	1.83	1.91
After-tax return on equity (%)	12.4	9.3	10.4
Cost/income ratio (%)	65.2	68.5	63.0
Share price (€) High	47.49	36.70	38.86
Low	28.05	24.04	20.68
Book value per share (€)	23.48	21.70	19.82
Number of shares outstanding (million units)	541.8	513.6	496.1
Market capitalization (€ bn)	16.74	18.72	13.57

SHORT/LONG-TERM RATING

Moody's Investors Service, New York	P-1/AA3	P-1/AA3	P-1/AA3
Standard & Poor's, New York	A-1+/AA- *	A-1+/AA-	A-1+/AA-
Fitch IBCA, London	F1/A+	F1+/AA-	F1+/AA-

*) since February 14, 2001: A-1/A+

STAFF	39,044	34,870	32,593
Germany	31,716	30,557	28,642
Abroad	7,328	4,313	3,951

Balance-sheet total (€ m)	459,662	372,040	326,211
Risk-weighted assets according to BIS (€ m)	220,160	187,709	172,117
Equity (€ m)	12,523	11,141	10,060
Liable funds (€ m)	23,653	20,103	16,166
Core capital ratio according to BIS (%)	6.5	6.3	6.3
Overall capital ratio according to BIS (%)	9.9	9.7	8.7

INCOME STATEMENT (€ M)

Net interest income	3,516	3,207	3,104
Provision for possible loan losses	-685	-689	-881
Net interest income after provisioning	2,831	2,518	2,223
Net commission income	2,724	2,193	1,671
Trading profit	949	592	413
Result on financial investments	80	595	553
Operating expenses	5,477	4,476	3,612
Other operating result	1,127	-51	-8
PRE-TAX PROFIT	2,234	1,371	1,240
Taxes	823	396	298
AFTER-TAX PROFIT	1,411	975	942
Minority interests	-69	-64	-50
NET PROFIT	1,342	911	892
Payout	542	411	380