

Frequently asked questions about the virtual general shareholders' meeting

When does the next general shareholders' meeting take place?

The next regular general shareholders' meeting of COMMERZBANK Aktiengesellschaft takes place on Wednesday, 31 May 2023 at 10:00 hours (Central European Summer Time – CEST) (Annual General Meeting 2023).

In which format will the general shareholders' meeting take place?

Based on § 26n para. 1 of the Introductory Act to the German Stock Corporations Act (*Einführungsgesetz zum Aktiengesetz*, "EGAktG"), the Board of Managing Directors has resolved, with the approval of the Supervisory Board, to conduct the regular general shareholders' meeting on 31 May 2023 as a virtual general shareholders' meeting without the physical presence of the shareholders or their proxies in accordance with § 118a para. 1 sentence 1 German Stock Corporations Act (*Aktiengesetz*, "AktG").

What is a virtual general shareholders' meeting?

Pursuant to § 118a para. 1 sentence 1 AktG, a virtual general shareholders' meeting is a meeting without the physical presence of the shareholders or their proxies at the location of the general shareholders' meeting (except for the Company's Voting Rights Representatives).

Can I also participate as a shareholder on site in the general shareholders' meeting?

No, physical participation at the location of the general shareholders' meeting is not possible in a virtual general shareholders' meeting. We ask you to instead use our InvestorPortal at www.commerzbank.de/hv, in order to obtain virtual access. You will receive the necessary access data when you register for the general shareholders' meeting.

Will the virtual general shareholders' meeting be transmitted in the internet?

All registered shareholders or their proxies can follow the general shareholders' meeting in the full length live in the internet in the InvestorPortal at www.commerzbank.de/hv. The opening of the general shareholders' meeting by the chairman as well as the speech by the Chief Executive Officer can also be viewed live by the interested public in the internet and will be available after the general shareholders' meeting as a recording on the Company's website.

In which language will the general shareholders' meeting take place?

The general shareholders' meeting will be conducted in German.

How and where can I register myself for the virtual general shareholders' meeting?

The shareholders will receive the information about the invitation to the Annual General Meeting 2023 from their securities account banks (intermediaries). The shareholder has the possibility using the response form provided by the securities account bank to instruct the securities account bank with the exercise of the shareholders' voting right or to register the shareholder personally or a representative through the shareholders' securities account bank. Each registered shareholder or representative will subsequently receive a confirmation of registration.

How can shareholders pose questions in the virtual general shareholders' meeting?

The chairman intends to determine that the right to obtain information in the general shareholders' meeting can be exercised exclusively by way of video communications, i.e. in the course of exercising the right to speak. Shareholders who have electronically accessed the meeting can register to speak using the InvestorPortal and can pose questions as part of the speaking by way of video communication to the Board of Managing Directors and the chairman of the Supervisory Board. Shareholders are also entitled to ask follow-up questions in the same manner for answers that have already been given.

We reserve the right to test the functionality of video communication between the shareholder or proxies and the Company in the general shareholders' meeting prior to the respective individual speaking and reject the speaking if functionality is not secured.

Information and recommendations for optimum functionality of video communications are available in the instruction sheet "Recommendations for electronic access by video" which is available at www.commerzbank.de/hv.

Will the names of those shareholders who have registered to speak in the meeting be stated in the general shareholders' meeting?

The names of those shareholders who have stated that they want to speak in the meeting and have registered to speak will be named in the meeting. It is not possible to waive having the name stated. Therefore, you are informed that the general shareholders' meeting – as described above – will be transmitted in full length live in the internet for registered shareholders.

Please also note the information about data protection in the invitation to the Annual General Meeting 2023 and at www.commerzbank.de/hv.

Will the results of the voting be published?

The results of the voting will be published in a timely manner on the website of the Company at www.commerzbank.de/hv after the end of the general shareholders' meeting.

Can I receive a confirmation of voting after the general shareholders' meeting?

You can download the confirmation of voting in the InvestorPortal on the day after the general shareholders' meeting.

Will there be complete written minutes or a complete video or audio recording of the general shareholders' meeting?

No, that is not the case. Neither complete minutes nor a complete video or audio recording will be produced about the course of the general shareholders' meeting.

Who can I contact if I have other questions about organizational topics concerning the general shareholders' meeting?

Starting on 10 May 2023, the general shareholders' meeting hotline will be available from Monday through Friday – except holidays – between 9:00 and 17:00 hours.

Telephone: +49 89 30903 6356

You can also contact Investor Relations with regard to matters concerning the general shareholders' meeting.

Email: ir@commerzbank.com

Frequently asked questions about using the InvestorPortal

When will the InvestorPortal be available for the virtual general shareholders' meeting?

The InvestorPortal of COMMERZBANK Aktiengesellschaft for the virtual general shareholders' meeting on 31 May 2023 will be available for the shareholders at www.commerzbank.de/hv starting on 10 May 2023.

What do I have to do to be able to use the InvestorPortal for the general shareholders' meeting?

A prerequisite for using the online service at www.commerzbank.de/hv is that you have previously registered for the general shareholders' meeting through your securities account bank. You receive information about the invitation to the Annual General Meeting 2023 and the registration form from your securities account bank.

If you have registered for the general shareholders' meeting, you will receive a registration confirmation. Your access data for the InvestorPortal are printed on the registration confirmation.

When you access the InvestorPortal at www.commerzbank.de/hv, you are asked to enter the access data. Please, initially enter the five-digit number of your registration confirmation in the appropriate field. Subsequently enter the eight-digit alphanumeric sequence which you also find in the registration confirmation in the next field "Internet Access Code".

After clicking the button on the screen »**LOGIN**«, please confirm that you know and accept our terms and conditions for use on the next page. You can also print out the terms and conditions for use. You then come to the main page of the InvestorPortal. There are various areas for you: »**Registration**«, »**Documents**« and »**Information**«.

In the area »**Registration**«, you can either vote by electronic absentee ballot or issue power of attorney and instructions to the Voting Rights Representatives or issue power of attorney to third parties, and you can register to speak and/or make a request, declare an objection for the record and submit statements.

In the area »**Documents**«, you will find the list of participants during the general shareholders' meeting and the confirmation that your vote was counted in a timely manner after the end of the general shareholders' meeting. All documents can also be downloaded.

The area »**Information**« provides a link for you to directly access the website of COMMERZBANK as well as other sub-pages which are important for the general shareholders' meeting, such as Investor Relations, Annual General Meeting, Annual Report and Press Reports.

What technical requirements exist for using the InvestorPortal?

You can use the InvestorPortal with internet capable end-devices (PC, laptop, tablet or smartphone). The common browsers are supported.

In addition, an Acrobat Reader DC version should be installed so that the documents provided in the internet can be displayed.

The InvestorPortal is opened in a separate window. If this does not function for you, please make sure that your internal browser popup blocker permits this access.

In order to be able to use all functions in the InvestorPortal, especially in order to speak, the internet access you use should have a stable upload/download bandwidth of 5 MB/second. We recommend using a bandwidth of 10 MB/second. In the case of access by means of an active VPN connection, the bandwidth can be reduced.

If you want to register to speak in the general shareholders' meeting using the InvestorPortal, please make sure that the end-device you use has a camera and a microphone which can be accessed by the browser.

You find further details in the instruction sheet "Recommendations for electronic access by video" which is available at www.commerzbank.de/hv. In the case of technical problems, shareholders can use the contact set forth in the InvestorPortal.

What can I do if I have not received any information about the general shareholders' meeting as a shareholder?

The shares issued by COMMERZBANK are bearer shares. Therefore, we do not know the names of our shareholders, and the information about the invitation to the Annual General Meeting 2023 is exclusively provided to the shareholders by the securities account banks. Therefore, we ask our shareholders to contact their securities account bank. If you have kept your shares at COMMERZBANK or comdirect, please contact your customer service representative.

What can I do if I have not received my registration confirmation?

Shareholders who have registered on time but who have not received a registration confirmation with the access data for the InvestorPortal are asked to contact the registration office at the email address anmeldestelle@computershare.de.

How are electronic powers of attorney and instructions issued to Voting Rights Representatives?

After selecting the option **»Voting Rights Representatives of the Company«**, you will be automatically taken to the section "Proxy with instruction to Voting Rights Representatives". You then have the choice to either approve overall the proposals by the Board of Managing Directors and/or the Supervisory Board or you can reject them or you can abstain or issue an instruction for each specifically listed agenda item (click accordingly on **»Yes«**, **»No«** or **»Abstain«**.) If nothing is marked, your vote will be counted as an abstention.

As soon as you have issued instructions for all agenda items, you will proceed with the button **»Next«** to a control view to check your instructions. Using the button

»**Back**«, you can again issue your instructions. If your instructions are correctly reflected, click on »**Send Out**«. If you have clicked »**Send Out**«, your instructions will be confirmed. Using »**Download Confirmation**«, you can download a confirmation of your instructions and print it out for the purpose of documentation, or you can withdraw your instructions with »**Withdraw**« or edit your instructions for individual agenda items using »**Edit**«.

Using the button »**Main page**«, you again go to the main page of the InvestorPortal and end the dialog.

If you are in possession of multiple registration confirmations for which you want to issue proxies and instructions through the internet, start the InvestorPortal new for each confirmation.

How is an electronic absentee ballot cast?

Voting is possible exclusively by means of electronic absentee ballot using the InvestorPortal. After selecting the option »**Voting/Proxy to third Party**« in the area »**Registration**«, you are automatically guided to the subpage with which you can cast your vote or issue a proxy and/or instructions. After exercising the option »**Postal vote**«, you have the choice to either approve the proposals by the Board of Managing Directors and/or the Supervisory Board overall or to reject them or to abstain from voting or to vote on each specifically listed agenda item (click accordingly on »**Yes**«, »**No**« or »**Abstain**«). If nothing is marked, your vote will be counted as an abstention.

As soon as your votes have been cast for all agenda items, you will move with the button »**Next**« to a control view to check your votes. Using the button »**Back**«, you can cast your votes again. If your votes are correctly reflected, click on »**Send out**«. If you have clicked on »**Send out**«, your votes will be confirmed for you. Using »**Download Confirmation**«, you can download your entries and print them out for documentation purposes, or you can withdraw your entries with »**Withdraw**« or edit your vote on individual agenda items using »**Edit**«.

Using the button »**Main page**«, you again go to the main page of the InvestorPortal and end the dialog.

If you are in possession of multiple registration confirmations for which you want to vote by electronic absentee ballots through the Internet, start the InvestorPortal again for each confirmation.

How is electronic proxy issued to a third party?

After choosing the option »**Proxy to third party**«, you will be automatically taken to the section "Proxy to third party" on the page. Please, enter there the first name and last name as well as the domicile of the proxy and then click on »**Confirm**«. You can then download a confirmation about the issuance of proxy using »**Download Confirmation**« and print it out for documentation purposes. Using »**Withdraw**«, you can withdraw the issuance of the proxy. Using the button »**Main page**«, you again go to the main page of the InvestorPortal and end the dialog. Please pay attention when electronically granting proxy to a third party that the third party must be willing to participate in the virtual general shareholders' meeting and actively participate in the voting in the InvestorPortal, in order to exercise the right to vote. We do not give any notification for a third party to whom you have granted proxy. Therefore, we

recommend that you coordinate the grant of proxy accordingly in advance with the person you have chosen.

The third party who has been granted proxy needs access data to use the InvestorPortal. Please, forward your access data to the third party to whom you have granted proxy accordingly after the proxy has been granted.

If you are in possession of multiple registration confirmations for which you want to issue proxies using the internet, start the InvestorPortal again for each proxy.

What must I pay attention to in the case of individual voting or an opposing motion?

If individual voting is to be carried out for an agenda item, the cast vote or issued proxy for this agenda item applies accordingly for each point in the individual voting.

You can join in any opposing motion which is directed exclusively towards rejecting a proposed resolution by voting against the proposal by management. In the event that you would like to support opposing motions / nominations which are marked by letters, you can cast your vote or issue instructions using the InvestorPortal. Mark the corresponding box for "Yes" or otherwise the box for "No" or for "Abstain". If you do not mark anything, that will also be counted as an abstention.

How can I cancel/change electronically issued proxies and instructions or absentee votes?

You can cancel your electronically cast votes and issue power of attorney or you can change directions in the same manner. The cancellation of the proxy or changes in the cast votes/instructions for the Voting Rights Representatives must have been submitted no later than on the day of the general shareholders' meeting by the start of voting. In the event of a cancellation, you can either exercise the right to vote yourself (→ Electronic Postal Vote) or issue a new instruction or proxy (→ Electronic Issuance of Proxy and Instructions to Voting Rights Representatives, → Electronic Issuing Proxy to third party).

How can I submit statements?

Upon choosing the option **»Statements«**, you are automatically taken to the page for the tab on the site "Submit Statements".

If you would like to submit a written statement, you can do this by 25 May 2023, 24:00 hours (CEST) in pdf or Word format. Requests, nominations, questions or objections to resolutions of the general shareholders' meeting in the submitted responses will not be considered. Please, enter your first name and last name as well as (voluntarily) your email address in the appropriate fields. The length of a statement is limited to 10,000 characters, including blank spaces.

How do I register to speak and how are motions made?

Upon choosing the option **»Request to speak / Request«**, you are automatically guided to the section "Request to speak / Request".

You can use the field **»+Request to Speak«** to take the floor in the general shareholders' meeting and register to speak. Please, complete the entry screen. The information about the telephone number is a required entry. You send your registration to speak with **»Submit«**. The registration is then processed by us and service providers employed by us.

After registration, you will see a short confirmation in the InvestorPortal that your registration to speak has been received. Using the pop-up window that opens in the InvestorPortal after your registration to speak, you are taken to a digital waiting room. After entering the digital waiting room, an operator will conduct a functionality test for your video and audio transmission. At the appropriate time, an operator will contact you for this purpose. After the test has been successfully completed, please stay in the waiting room until the chairman calls you by name. After the chairman has called you, you will be shown live in the general shareholders' meeting. As soon as the chairman has given you the floor, you can start speaking.

A request can exclusively be made in the general shareholders' meeting by way of video communication. A request can be made both as part of speaking as well as independently in a registration to speak related to the request. If you would like to register to speak in order to specifically make a request, please register to speak using the field **»+Claim«**. Please complete the entry screen. The information about telephone number is a required entry. Please also enter in the area **»Comments«** as an assistance the motion you plan to make. You register to speak for the purpose of making a motion with **»Submit«**. This is then processed by us and the service providers we have employed.

We reserve the right to check the functionality of the video communication between shareholders and proxies and us during the meeting and before speaking and to reject them if functionality is not secured. You will find in the tab "Information" the function "Test of the technical requirements for a video feed in advance of the Annual General Meeting". Using this function, you can already have an automatic test prior to the general shareholders' meeting with regard to whether your end-device satisfies the technical requirements for access when using the internet connection used at the time of the test. In order to avoid delays when obtaining access during the general shareholders' meeting, we recommend that you make use of this possibility.

How can I declare an objection for the record?

Using the option **»Objection«**, you automatically are taken to the section "Objection".

Using the field **»+Objection«**, you can declare an objection for the record during the entire course of the general shareholders' meeting until the end of the general shareholders' meeting. An objection for the record is completed after selecting the respective agenda item or items and entering optional text by pressing the button **»Submit«**.

Contact for questions concerning the InvestorPortal

Please, contact us by telephone for questions: +49 89 30903 6356

By email: investorportal@computershare.de

We will gladly answer your questions.