

highlights of commerzbank group

	2001	2000	1999
Income statement			
Pre-tax profit (€ m)	43	2,234	1,371
Net profit (€ m)	102	1,342	911
Earnings per share (€)	0.19	2.59	1.83
After-tax return on equity (%)	0.9	12.4	9.3
Cost/income ratio before provisioning (%)	82.4	65.2	68.5
Income statement¹⁾			
Pre-tax profit (€ m)	43	1,018	1,371
Earnings per share (€)	0.19	1.10	1.83
After-tax return on equity (%)	0.9	5.3	9.3
Cost/income ratio before provisioning (%)	82.4	76.3	68.5
	31.12.2001	31.12.2000	31.12.1999
Balance sheet			
Balance-sheet total (€ m)	501,312	459,662	372,040
Risk-weighted assets according to BIS (€ m)	203,606	220,160	187,709
Equity (€ m)	11,760	12,523	11,141
Own funds (€ m)	23,628	23,653	20,103
BIS capital ratios			
Core capital ratio (%)	6.2	6.5	6.3
Own funds ratio (%)	10.3	9.9	9.7
Commerzbank share			
Number of shares outstanding (million units)	541.8	541.8	513.6
Share price (€, 1.1.-31.12.) high	33.60	47.49	36.70
low	14.08	28.05	24.04
Book value per share (€)	21.94	23.48	21.70
Market capitalization (€ bn)	9.47	16.74	18.72
Staff			
Germany	31,899	31,716	30,557
Abroad	7,582	7,328	4,313
Total	39,481	39,044	34,870
Short/long-term rating			
Moody's Investors Service, New York	P-1/A1	P-1/AA3	P-1/AA3
Standard & Poor's New York	A-1/A	A-1+/AA-	A-1+/AA-
Fitch IBCA, London	F1/A+ ²⁾	F1/A+	F1+/AA-

1) 2000 figures without proceeds from comdirect bank AG; 2) as of February 7, 2002: A