

highlights of commerzbank group

	2002	2001
Income statement		
Pre-tax profit (€ m)	-372	43
Net loss/profit (€ m)	-298	102
Loss/profit per share (€)	-0.56	0.19
Operative return on equity (%)	1.6	3.4
Pre-tax return on equity (%)	-3.1	0.3
Cost/income ratio in operating business (%)	77.3	81.1
	31.12.2002	31.12.2001
Balance sheet		
Balance-sheet total (€ m)	422,134	501,312
Risk-weighted assets according to BIS (€ m)	160,190	203,606
Equity (€ m)	8,808	11,760
Own funds (€ m)	19,307	23,628
BIS capital ratios		
Core capital ratio excluding market-risk position (%)	7.5	6.2
Core capital ratio including market-risk position (%)	7.3	6.0
Own funds ratio (%)	12.3	10.3
Commerzbank share		
Number of shares outstanding (million units)	542.2	541.8
Share price (€, 1.1.–31.12.) high	21.29	33.60
low	5.04	14.08
Book value per share*) (€)	18.98	22.68
Market capitalization (€ bn)	4.04	9.47
Staff		
Germany	28,603	31,899
Abroad	7,963	7,582
Total	36,566	39,481
Short/long-term rating		
Moody's Investors Service, New York	P-1/A2	P-1/A1
Standard & Poor's, New York	A-2/A-	A-1/A
Fitch IBCA, London	F2/A-	F1/A+

*) excluding cash flow hedges