



We are Commerzbank Financial Institutions

History

Commerzbank is a leading bank with a more than 140-years tradition

- 1870** On February 26, merchants and bankers found the stock corporation 'Commerz- und Disconto-Bank in Hamburg'
- 1905** Berliner Bank is taken over. The former building of Berliner Bank becomes the new headquarter of the bank
- 1933** After the national socialists have taken over power, industrial companies and banks are increasingly included in the political aims of the government.

Commerzbank also adjusts itself to this development but avoids an overreaching expansion course
- 1947** The military governments in the Western zones decree that the major banks are to be decentralised.

Commerzbank is divided into nine groups of branches, which in 1952 become three successor companies
- 1958** Merger of the successor companies to form Commerzbank AG legally domiciled in Düsseldorf
- 1971** Opening of Commerzbank branch in New York as the first branch of a German bank in the US
- 1990** German Reunification: With the start of the economic, monetary, and social union on

July 1, Commerzbank is represented at 50 sites in the former GDR



- 1995** Launch of direct banking through the subsidiary comdirect bank GmbH
- 1997** Commerzbank inaugurates its new tower in Frankfurt designed by England's star architect Norman Foster
- 2004** With the takeover of Schmidt-Bank in Hof, Commerzbank expands its branch office business
- 2005** With the takeover of Eurohypo AG, Commerzbank becomes the second-largest bank in Germany
- 2008** Commerzbank announces the acquisition of Dresdner Bank
- 2009** Commerzbank makes use of SoFFin's silent participation of € 16.2 bn. The German Government participates in the share capital of Commerzbank with 25 % plus one share
- 2011** Finalisation of the bankwide project to integrate Dresdner Bank and finalisation of the capital measure to largely reduce SoFFin's silent participation
- 2012** Implementation of the new strategic agenda of Commerzbank until 2016
- 2013** We are the first German bank to introduce photoTan in online banking.

**Together we are eager to achieve unique results.
Our ideal is to create sustainable relationships
rather than counting on figures only.**

- › **Commitment** – to you as our partner: we are relationship driven
- › **Networking** – bringing you together with market players and delivering tailor-made solutions
- › **Leadership** – your access to 145 years of expertise in international business
- › **Pioneering** – your trailblazer in new markets
- › **Performance** – your peace of mind: excellence of service



The Commerzbank Group at a glance



General Information (as per 31.12.2015)

Offices of Commerzbank Group worldwide	1,610
Employees	51,305
Employees outside Germany	12,400

Key financials

Balance-sheet total	€ 532,6 bn
Risk-weighted assets	€ 198 bn
Total capital (as per balance sheet)	€ 42,3 bn
Core capital ratio (%)	13,8
Consolidated profit	€ 1,062 m
Market capitalization of Commerzbank *	€ 10,36 bn

Short/long-term rating of Commerzbank

Moody's Investors Service, New York	Baa1/P-2
Standard & Poor's, New York	BBB+/A-2
Fitch Ratings, London	BBB/ F2

* As of 22.04.16 (Financial Times)

Segments – Overview

Commerzbank is rigorously orienting its business model to the needs of the real economy



Core Bank

Private Customers	Mittelstandsbank (incl. Financial Institutions)	Central & Eastern Europe	Corporates & Markets	Non-Core Assets
<p>Our more than 11 million private and business customers in Germany are advised by some 10,000 consultants in around 1,100 branches and about 90 business customer service centers</p>	<p>At approx. 150 locations in Germany and some 70 locations abroad, we service more than 100,000 small- and medium-sized corporate customers / Financial Institutions maintains a worldwide network of correspondent banks</p>	<p>We are Germany's leading bank for private and corporate customers in Central & Eastern Europe with around 4.8 million customers in the region</p>	<p>We offer customer-centric investment banking and are a leader in German equities, DCM products and in the delivery of international risk management solutions & investment products</p>	<p>Portfolios that are no longer part of the core business were bundled in a new segment that will be wound down over time while optimizing its value</p>

Strong market position in Core Bank divisions – PC strategy has kicked in



Private Customers

- › NPS far above ambition for 2016 (54% vs. 30%)
- › Net new customers on track with 819k since 2012; AuC >300bn
- › Strategic move towards multi-channel-bank initiated



Mittelstandsbank

- › Loan volumes increased by 12% since 2012
- › New multilingual online portal and cash management app
- › Leveraging on Europe as core market



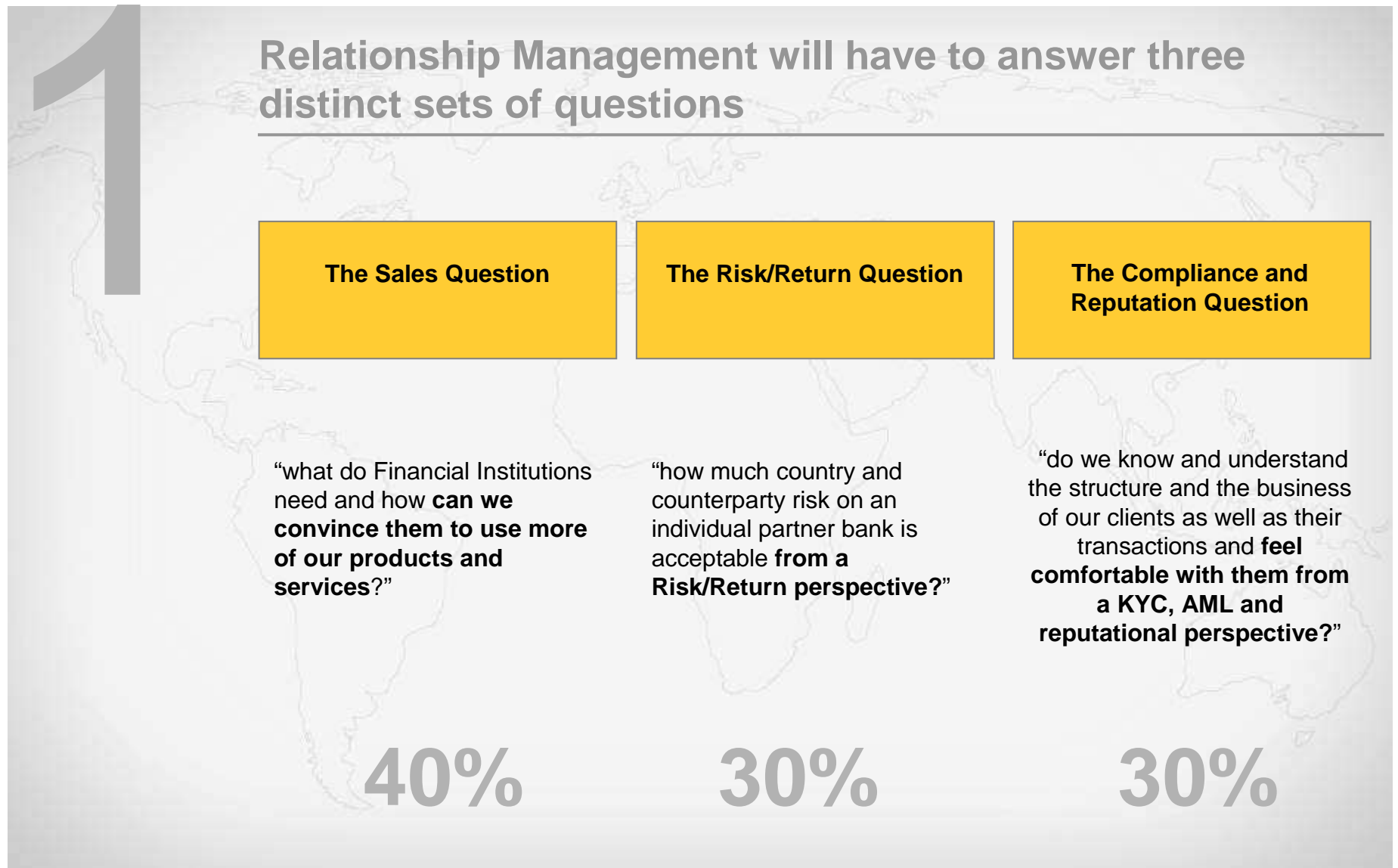
Central & Eastern Europe

- › mBank serving ~5m customers (+9% vs. 2014)
- › Leadership in mobile and transaction banking
- › Award winning, most innovative bank in Poland



Corporates & Markets

- › No.1 European market maker of ETFs with 14% market share
- › Established "highly commended" eFX platform for Corporates
- › No. 1 in syndicated loans in Germany by number of deals



2

In 2020 banks will have fewer but deeper relationships with other banks

- 1 **Cost of delivery** becomes an important issue
- 2 Sales activities are not exempted from **cost-cutting and efficiency measures** anymore
- 3 **Sales Productivity** will take centre stage
- 4 **Regulatory burden** increases cost of maintenance of business relations
- 5 Switching to digital sales is not really an option

Is the relation really worth it?

3

10 commandments of bank-to-bank relationship banking

1 Value tomorrow's relationship over today's transaction.

2 Maximize the long-term profitability of the relationship.

3 The relationship manager represents the **entire bank**.

4 Don't sell products. **Develop solutions.**

5 Resource investment should be based on **profitability**. There is no free lunch.

6 Seek to **add value before cutting price.**

7 **Never waste** a client's time. Always **provide value.**

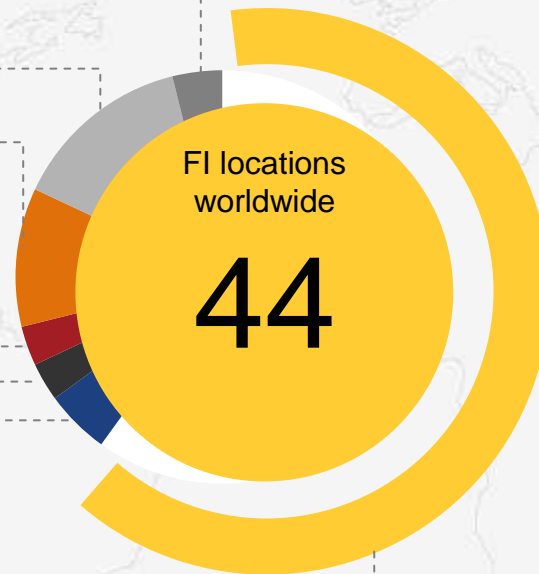
8 **Pursue learning** and knowledge as if your career depended on it. (It does.)

9 Develop strong **internal relationships.**

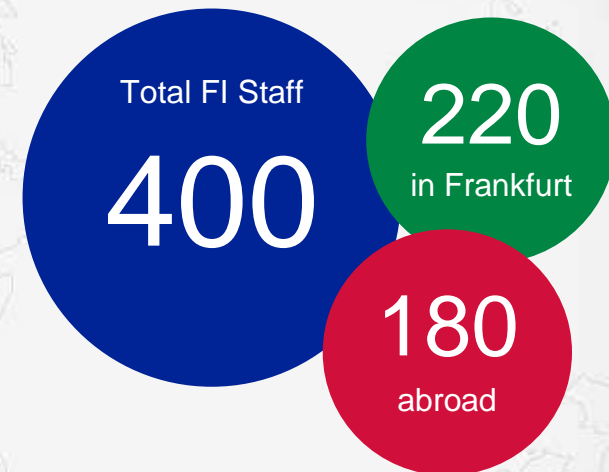
10 The bank's organizational **structure does not matter** to the client.

A team of highly qualified professionals, convincing worldwide through commitment and excellence.

- Advanced Markets
- CEE, Russia, CIS, Baltics
- Asia
- Middle East
- Africa
- Latin America



Over **60** Commerzbank locations worldwide

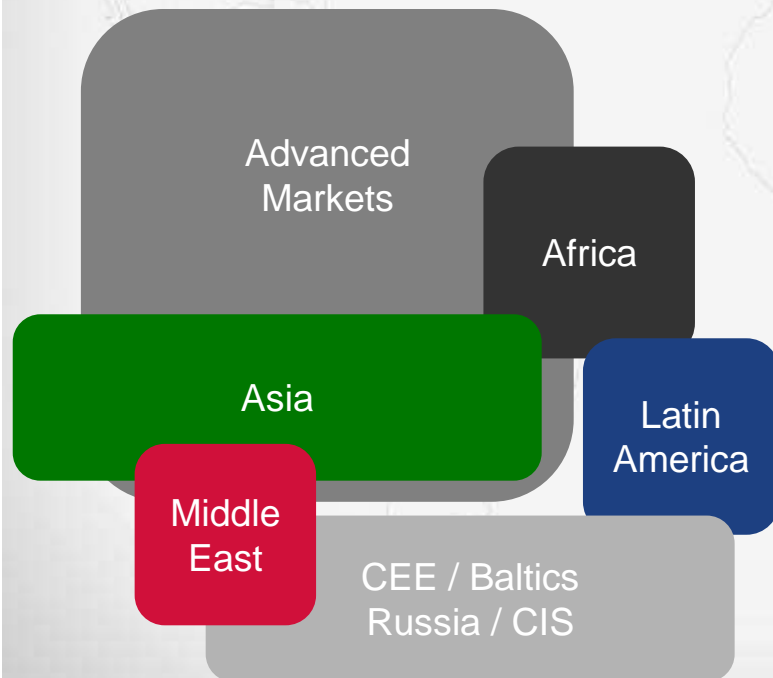


Cumulative years of experience **> 8,500**

Languages spoken about **60**

**Our service is Partnership,
our product Expertise.**

**Excellence for
over 5,000 clients**



Cash Services
moving money & securities

→ Partner of first choice
for payments globally

Trade Services
financing trade

→ Your experienced trade
provider for Europe and
beyond since 1870

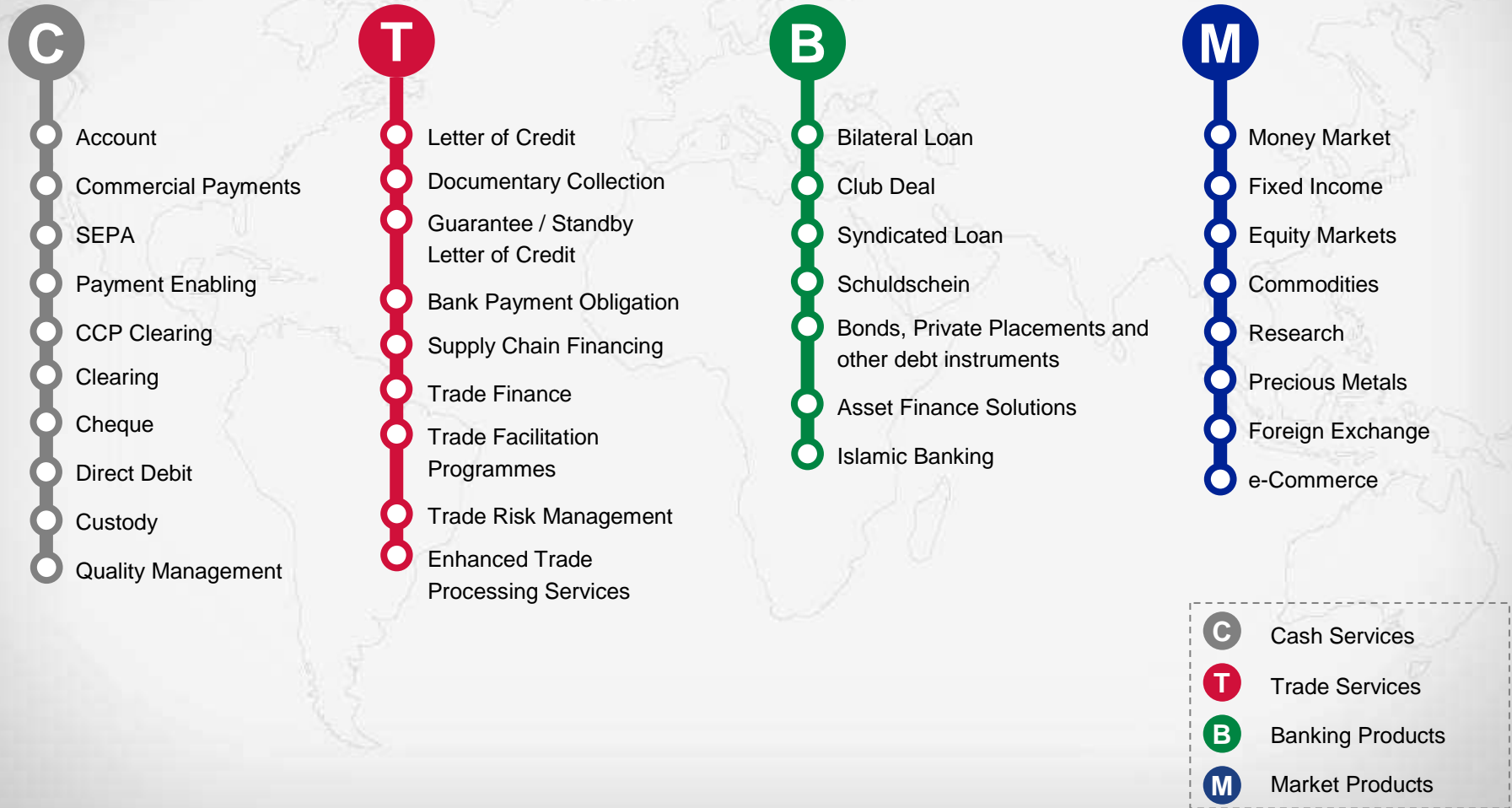
Banking Products
raising debt

→ European provider
of debt & equity solutions

Market Products
hedging risk

→ Innovator of risk hedging
solutions and liquidity
management

Listening to our client's needs we strive to provide effective solutions.



**For our clients we go the extra mile.
We are pioneers and committed to maintain our leadership.**

Local support through our FI locations around the globe

1 new locations
recently or just about
to be opened



Abidjan | Addis Ababa | Almaty | Ashgabat | Baghdad | Baku | Bangkok | Beijing | Beirut
 Belgrade | Bucharest | Buenos Aires | Cairo | Caracas | Dhaka | Dubai | Ho-Chi-Minh City | Hong Kong
 Istanbul | Jakarta | Johannesburg | Kiev | Kuala Lumpur | Lagos | Luanda | Melbourne | Milan | Minsk
 Moscow | Mumbai | New York | Novosibirsk | Panama | Santiago de Chile | Sao Paulo | Seoul
 Shanghai | Singapore | Taipei | Tashkent | Tbilisi | Tokyo | Zagreb

At your service wherever you are



Our “nearest” client

40 metres

Our “farthest” client

18,189,000 metres

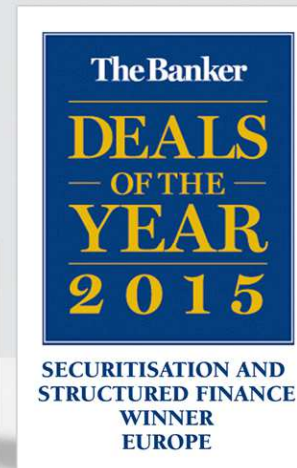
Only work with the best. We're one of them.

No words can describe what results express

- › Commerzbank was designated as a “Distinguished Provider 2015” for EUR transactions by FImetrix, the leading market research firm for global financial institution performance measurement.
- › Moreover, the bank received both the Trade Finance und TFR Awards, was honoured as the “Leading EURO Clearing Bank in Asia Pacific” by The Asian Banker, has been voted “Securitisation and Structured Finance Winner Europe” by The Banker, and is – for the 11th time in a row – the number one in the promotion of trade financing in close cooperation with the European Bank for Reconstruction and Development (EBRD).



Recent awards



Important Targets of Client Training

- **Presentation of Commerzbank's products and services**
- **Interactive discussion (Q&A)**
- **Experience exchange**
- **Networking, Networking, Networking, ...**

Let's get to know each other

Please share with us:

Who you are



Name, age, function, hobbies,....

What do we need to know about your bank



Ranking, business areas, relationship with Cobra ...

What you expect from training course



Topics, people...

Where you want to be



The view ahead - 5 years from now ...

We represent a

Relationship
driven **Bank.**

We are a **Leader** in Financial Institutions business
with one of the world's largest **Networks.**

We are **Partnership**
meets **Expertise.**

We **Pioneer**
new markets.



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