

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		30 Jun 2026	31 Dec 2025	Change (%)
Total assets	€m	95,584	87,210	9.6
Asset management volume	€m	463,498	431,422	7.4
Deka certificate volume	€m	21,492	20,549	4.6
Total of asset management and Deka certificate volume	€m	484,991	451,971	7.3
Number of securities accounts	thousand	6,192	5,992	3.3
		1 st half 2026	1 st half 2025	
Asset management net sales	€m	14,427	11,253	28.2
Gross certificate sales	€m	8,921	9,127	-2.3
Total sales	€m	23,347	20,379	14.6
PERFORMANCE INDICATORS				
Total income	€m	1,322.9	1,230.7	7.5
Total expenses	€m	776.6	710.5	9.3
Economic result	€m	546.3	520.1	5.0
Total of profit or loss before tax	€m	538.1	509.8	5.5
Return on equity before tax (balance sheet)	%	16.1	15.6	0.5%-Points
Cost/income ratio	%	59.7	56.9	2.8%-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		30 Jun 2026	31 Dec 2025	
Own funds	€m	7,684	7,784	-1.3
Risk-weighted assets	€m	33,106	30,553	8.4
Total capital ratio	%	23.2	25.5	-2.3%-Points
Common Equity Tier 1 capital ratio	%	19.4	21.2	-1.8%-Points
Leverage ratio	%	7.6	8.8	-1.2%-Points
MREL Ratio (RWA based)	%	49.2	53.3	-4.0%-Points
MREL Ratio (leverage ratio exposure based)	%	17.6	20.3	-2.8%-Points
Subordinated MREL requirements (risk-weighted assets based)	%	37.1	40.3	-3.2%-Points
Subordinated MREL requirements (leverage ratio exposure based)	%	13.2	15.3	-2.1%-Points
Net Stable Funding Ratio (NSFR)	%	121.8	123.6	-1.8%-Points
Liquidity Coverage Ratio (LCR)	%	153.1	180.8	-27.7%-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,750	4,500	5.6
Total risk	€m	2,631	2,254	16.7
Utilisation of risk appetite	%	55.4	50.1	5.3%-Points
RATING LONG-TERM (SHORT-TERM)				
Moody's		Aa1 (P-1)	Aa1 (P-1)	
Standard & Poor's		A+ (A-1)	A+ (A-1)	
SUSTAINABILITY RATING				
MSCI ESG		A	A	
ISS STOXX		C (Prime)	C (Prime)	
Sustainalytics		19.0 Low Risk	19.0 Low Risk	
KEY EMPLOYEE FIGURES				
Number of employees		6,075	5,953	2.0
Number of active employees		5,272	5,168	2.0

Due to roundings, numbers and percentages presented in this report may not add up precisely to the totals provided.