

Deka Group multi-year comparison

Business development indicators		30 Jun 2026	31 Dec 2025	30 Jun 2025	31 Dec 2024	31 Dec 2023
Total assets	€m	95,584	87,210	96,063	92,917	84,800
Asset management volume	€m	463,498	431,422	404,406	394,132	357,730
Deka certificate volume	€m	21,492	20,549	22,166	21,724	23,216
Total of asset management and Deka certificate volume	€m	484,991	451,971	426,572	415,856	380,947
Number of securities accounts	thousand	6,192	5,992	5,854	5,704	5,477
		1 st half 2026	2025	1 st half 2025	2024	2023
Asset management net sales	€m	14,427	24,437	11,253	13,949	–11,958
Gross certificate sales ¹⁾	€m	8,921	16,430	9,127	14,973	17,664
Total sales (Total of net sales asset management and certificates)	€m	23,347	40,867	20,379	28,922	5,707
Performance indicators						
Total income	€m	1,322.9	2,424.3	1,230.7	2,218.0	2,282.9
thereof: net interest income	€m	193.6	420.9	221.2	526.8	487.5
thereof: risk provisions in the lending and securities business	€m	21.3	–51.5	–18.4	–23.2	–126.8
thereof: net commission income	€m	922.0	1,800.4	862.4	1,675.7	1,636.5
thereof: net financial income	€m	177.9	250.8	167.0	143.5	340.2
thereof: other operating income	€m	8.1	3.7	–1.5	–104.8	–54.4
Total expenses	€m	776.6	1,461.4	710.5	1,325.8	1,311.3
thereof: administrative expenses (including depreciation)	€m	776.6	1,461.4	710.5	1,325.8	1,311.4
Economic result	€m	546.3	962.9	520.1	892.2	971.5
Total of profit or loss before tax	€m	538.1	924.6	509.8	964.3	1,107.2
Return on equity before tax (balance sheet) ²⁾	%	16.1	14.2	15.6	13.9	15.8
Cost/income ratio ³⁾	%	59.7	59.0	56.9	59.2	54.4
Risk indicators – normative perspective ⁴⁾		30 Jun 2026	31 Dec 2025	30 Jun 2025	31 Dec 2024	31 Dec 2023
Own funds	€m	7,684	7,784	7,412	7,448	7,230
Risk-weighted assets	€m	33,106	30,553	30,614	30,814	30,486
Total capital ratio	%	23.2	25.5	24.2	24.2	23.7
Common Equity Tier 1 capital ratio	%	19.4	21.2	19.9	19.8	19.2
Leverage Ratio	%	7.6	8.8	7.5	8.2	9.2
MREL Ratio (risk-weighted assets based)	%	49.2	53.3	54.4	53.2	54.1
MREL Ratio (leverage ratio exposure based)	%	17.6	20.3	18.7	20.0	23.5
Subordinated MREL requirements (risk-weighted assets based)	%	37.1	40.3	38.1	37.5	37.7
Subordinated MREL requirements (leverage ratio exposure based)	%	13.2	15.3	13.1	14.1	17.9
Net Stable Funding Ratio (NSFR)	%	121.8	123.6	130.6	117.9	120.9
Liquidity Coverage Ratio (LCR)	%	153.1	180.8	212.5	192.0	209.0
Risk indicators – economic perspective						
Risk appetite	€m	4,750	4,500	4,500	4,500	4,300
Total risk ⁵⁾	€m	2,631	2,254	2,618	2,601	2,553
Utilisation of risk appetite	%	55.4	50.1	58.2	57.8	59.4
Key employee figures						
Number of employees		6,075	5,953	5,855	5,727	5,492
Number of active employees		5,272	5,168	5,065	4,971	4,702

¹⁾ Gross certificate sales includes sales of cooperation certificates in addition to sales of Deka certificates.

²⁾ The return on equity (before tax) calculation corresponds to the annualised economic result is based on the average balance sheet equity without Common Equity Tier 1 capital (AT1) and adjusted for intangible assets. Average balance sheet equity is calculated based on the capital at the previous year-end and the last quarterly financial statements.

³⁾ Calculation of the cost/income ratio excludes the restructuring expense and excluding risk provisions in the lending and securities business.

⁴⁾ All risk ratios in the normative perspective are shown without transitional provisions. In accordance with Article 26 (2) CRR, the year-end profit less foreseeable charges and dividends is recognised in Common Equity Tier 1 capital (dynamic approach). The values from 2025 onward are calculated in accordance with the provisions of CRR III.

⁵⁾ Confidence level: 99.9%, holding period: one year.

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