

Deka Group multi-year comparison

Business development indicators		30 Jun 2025	31 Dec 2024	30 Jun 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
Total assets	€m	96,063	92,917	95,111	84,800	97,396	88,865
Asset management volume	€m	404,406	394,132	377,397	357,730	347,247	370,650
Deka certificate volume	€m	22,166	21,724	24,806	23,216	24,506	24,498
Total of asset management and Deka certificate volume	€m	426,572	415,856	402,203	380,947	371,753	395,148
Number of securities accounts	thousand	5,854	5,704	5,578	5,477	5,309	5,123
		1 st half 2025	1 Jan – 31 Dec 2024	1 st half 2024	1 Jan – 31 Dec 2023	1 Jan – 31 Dec 2022	1 Jan – 31 Dec 2021
Asset management net sales	€m	11,253	13,949	6,120	–11,958	14,061	26,733
Gross certificate sales ¹⁾	€m	9,127	14,973	8,340	17,664	13,320	9,002
Total sales (Total of net sales asset management and certificates)	€m	20,379	28,922	14,461	5,707	27,381	35,735
Performance indicators							
Total income	€m	1,230.7	2,218.0	1,139.1	2,282.9	2,236.3	2,019.5
thereof: net interest income	€m	221.2	526.8	257.7	487.5	249.4	161.8
thereof: risk provisions in the lending and securities business	€m	–18.4	–23.2	–3.4	–126.8	–41.0	0.6
thereof: net commission income	€m	862.4	1,675.7	785.3	1,636.5	1,591.8	1,623.0
thereof: net financial income	€m	167.0	143.5	121.2	340.2	276.5	139.9
thereof: other operating income	€m	–1.5	–104.8	–21.7	–54.4	159.5	94.2
Total expenses	€m	710.5	1,325.8	626.6	1,311.3	1,251.5	1,171.8
thereof: administrative expenses (including depreciation)	€m	710.5	1,325.8	626.6	1,311.4	1,251.5	1,183.3
thereof: restructuring expense	€m	–	0.0	–	0.0	0.0	–11.5
Economic result	€m	520.1	892.2	512.4	971.5	984.8	847.8
Total of profit or loss before tax	€m	509.8	964.3	514.7	1,107.2	800.7	791.4
Return on equity before tax (balance sheet) ²⁾	%	15.6	13.9	16.4	15.8	17.0	16.2
Cost/income ratio ³⁾	%	56.9	59.2	54.8	54.4	55.0	58.6
Risk indicators – normative perspective ⁴⁾		30 Jun 2025	31 Dec 2024	30 Jun 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
Own funds	€m	7,412	7,448	7,113	7,230	6,751	6,075
Risk-weighted assets	€m	30,614	30,814	31,234	30,486	31,360	30,944
Total capital ratio	%	24.2	24.2	22.8	23.7	21.5	19.6
Common Equity Tier 1 capital ratio	%	19.9	19.8	18.3	19.2	17.4	15.2
Leverage Ratio	%	7.5	8.2	7.7	9.2	7.1	6.2
MREL Ratio (risk-weighted assets based)	%	54.4	53.2	54.3	54.1	52.0	59.7
MREL Ratio (leverage ratio exposure based)	%	18.7	20.0	20.7	23.5	19.1	21.7
Subordinated MREL requirements (risk-weighted assets based)	%	38.1	37.5	39.3	37.7	35.9	42.4
Subordinated MREL requirements (leverage ratio exposure based)	%	13.1	14.1	15.0	17.9	14.2	16.4
Net Stable Funding Ratio (NSFR)	%	130.6	117.9	121.8	120.9	118.1	118.9
Liquidity Coverage Ratio (LCR)	%	212.5	192.0	167.7	209.0	159.1	160.3
Risk indicators – economic perspective							
Risk appetite	€m	4,500	4,500	4,300	4,300	4,150	4,000
Total risk ⁵⁾	€m	2,618	2,601	2,498	2,553	2,488	1,731
Utilisation of risk appetite	%	58.2	57.8	58.1	59.4	59.9	43.3
Key employee figures							
Number of employees		5,855	5,727	5,671	5,492	5,084	4,854
Number of active employees		5,065	4,971	4,883	4,702	4,373	4,243

¹⁾ From 2022, 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 was recognised for the first time in Common Equity Tier 1 capital as at 31 December 2022 (dynamic approach). The values for 2025 were 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.