

Deka Group multi-year comparison

Business development indicators		31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
Total assets	€m	87,210	92,917	84,800	97,396	88,865
Asset management volume	€m	431,422	394,132	357,730	347,247	370,650
Deka certificate volume	€m	20,549	21,724	23,216	24,506	24,498
Total of asset management and Deka certificate volume	€m	451,971	415,856	380,947	371,753	395,148
Number of securities accounts	thousand	5,992	5,704	5,477	5,309	5,123
		2025	2024	2023	2022	2021
Asset management net sales	€m	24,437	13,949	-11,958	14,061	26,733
Gross certificate sales ¹⁾	€m	16,430	14,973	17,664	13,320	9,002
Total sales (Total of net sales asset management and certificates)	€m	40,867	28,922	5,707	27,381	35,735
Performance indicators						
Total income	€m	2,424.3	2,218.0	2,282.9	2,236.3	2,019.5
thereof: net interest income	€m	420.9	526.8	487.5	249.4	161.8
thereof: risk provisions in the lending and securities business	€m	-51.5	-23.2	-126.8	-41.0	0.6
thereof: net commission income	€m	1,800.4	1,675.7	1,636.5	1,591.8	1,623.0
thereof: net financial income	€m	250.8	143.5	340.2	276.5	139.9
thereof: other operating income	€m	3.7	-104.8	-54.4	159.5	94.2
Total expenses	€m	1,461.4	1,325.8	1,311.3	1,251.5	1,171.8
thereof: administrative expenses (including depreciation)	€m	1,461.4	1,325.8	1,311.4	1,251.5	1,183.3
thereof: restructuring expense	€m	0.0	0.0	0.0	0.0	-11.5
Economic result	€m	962.9	892.2	971.5	984.8	847.8
Total of profit or loss before tax	€m	924.6	964.3	1,107.2	800.7	791.4
Return on equity before tax (balance sheet) ²⁾	%	14.2	13.9	15.8	17.0	16.2
Cost/income ratio ³⁾	%	59.0	59.2	54.4	55.0	58.6
Risk indicators – normative perspective⁴⁾						
Own funds	€m	7,784	7,448	7,230	6,751	6,075
Risk-weighted assets	€m	30,553	30,814	30,486	31,360	30,944
Total capital ratio	%	25.5	24.2	23.7	21.5	19.6
Common Equity Tier 1 capital ratio	%	21.2	19.8	19.2	17.4	15.2
Leverage Ratio	%	8.8	8.2	9.2	7.1	6.2
MREL Ratio (risk-weighted assets based)	%	53.3	53.2	54.1	52.0	59.7
MREL Ratio (leverage ratio exposure based)	%	20.3	20.0	23.5	19.1	21.7
Subordinated MREL requirements (risk-weighted assets based)	%	40.3	37.5	37.7	35.9	42.4
Subordinated MREL requirements (leverage ratio exposure based)	%	15.3	14.1	17.9	14.2	16.4
Net Stable Funding Ratio (NSFR)	%	123.6	117.9	120.9	118.1	118.9
Liquidity Coverage Ratio (LCR)	%	180.8	192.0	209.0	159.1	160.3
Risk indicators – economic perspective						
Risk appetite	€m	4,500	4,500	4,300	4,150	4,000
Total risk ⁵⁾	€m	2,254	2,601	2,553	2,488	1,731
Utilisation of risk appetite	%	50.1	57.8	59.4	59.9	43.3
Key employee figures						
Number of employees		5,953	5,727	5,492	5,084	4,854
Number of active employees		5,168	4,971	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.