

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		30 Jun 2025	31 Dec 2024	Change (%)
Total assets	€m	96,063	92,917	3.4
Asset management volume	€m	404,406	394,132	2.6
Deka certificate volume	€m	22,166	21,724	2.0
Total of asset management volume and Deka certificate volume	€m	426,572	415,856	2.6
Number of securities accounts	thousand	5,854	5,704	2.6
		1 st half 2025	1 st half 2024	
Asset management net sales	€m	11,253	6,120	83.9
Gross certificate sales	€m	9,127	8,340	9.4
Total sales	€m	20,379	14,461	40.9
PERFORMANCE INDICATORS				
Total income	€m	1,230.7	1,139.1	8.0
Total expenses	€m	710.5	626.6	13.4
Economic result	€m	520.1	512.4	1.5
Total of profit or loss before tax	€m	509.8	514.7	-1.0
Return on equity before tax (balance sheet)	%	15.6	16.4	-0.8 %-Points
Cost/income ratio	%	56.9	54.8	2.1 %-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		30 Jun 2025	31 Dec 2024	
Own funds	€m	7,412	7,448	-0.5
Risk-weighted assets	€m	30,614	30,814	-0.7
Total capital ratio	%	24.2	24.2	0.0 %-Points
Common Equity Tier 1 capital ratio	%	19.9	19.8	0.1 %-Points
Leverage ratio	%	7.5	8.2	-0.7 %-Points
MREL Ratio (RWA based)	%	54.4	53.2	1.2 %-Points
MREL Ratio (leverage ratio exposure based)	%	18.7	20.0	-1.4 %-Points
Subordinated MREL requirements (risk-weighted assets based)	%	38.1	37.5	0.5 %-Points
Subordinated MREL requirements (leverage ratio exposure based)	%	13.1	14.1	-1.1 %-Points
Net Stable Funding Ratio (NSFR)	%	130.6	117.9	12.7 %-Points
Liquidity Coverage Ratio (LCR)	%	212.5	192.0	20.5 %-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,500	4,500	–
Total risk	€m	2,618	2,601	0.7
Utilisation of risk appetite	%	58.2	57.8	0.4 %-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 ESG		C (Prime)	C (Prime)	
Sustainalytics		19.0 Low Risk*	16.3 Low Risk	
Moody's ESG Solutions		55/100 Robust	55/100 Robust	
KEY EMPLOYEE FIGURES				
Number of employees		5,855	5,727	2.2
Number of active employees		5,065	4,971	1.9

* Sustainalytics Rating as at 19 August 2025

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