

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2025	31 Dec 2024	Change (%)
Total assets	€m	87,210	92,917	-6.1
Asset management volume	€m	431,422	394,132	9.5
Deka certificate volume	€m	20,549	21,724	-5.4
Total of asset management and Deka certificate volume	€m	451,971	415,856	8.7
Number of securities accounts	thousand	5,992	5,704	5.0
		2025	2024	
Asset management net sales	€m	24,437	13,949	75.2
Gross certificate sales	€m	16,430	14,973	9.7
Total sales	€m	40,867	28,922	41.3
PERFORMANCE INDICATORS				
Total income	€m	2,424.3	2,218.0	9.3
Total expenses	€m	1,461.4	1,325.8	10.2
Economic result	€m	962.9	892.2	7.9
Total of profit or loss before tax	€m	924.6	964.3	-4.1
Return on equity before tax (balance sheet)	%	14.2	13.9	0.3%-Points
Cost/income ratio	%	59.0	59.2	-0.1%-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		31 Dec 2025	31 Dec 2024	
Own funds	€m	7,784	7,448	4.5
Risk-weighted assets	€m	30,553	30,814	-0.8
Total capital ratio	%	25.5	24.2	1.3%-Points
Common Equity Tier 1 capital ratio	%	21.2	19.8	1.4%-Points
Leverage ratio	%	8.8	8.2	0.6%-Points
MREL Ratio (RWA based)	%	53.3	53.2	0.1%-Points
MREL Ratio (leverage ratio exposure based)	%	20.3	20.0	0.3%-Points
Subordinated MREL requirements (risk-weighted assets based)	%	40.3	37.5	2.8%-Points
Subordinated MREL requirements (leverage ratio exposure based)	%	15.3	14.1	1.2%-Points
Net Stable Funding Ratio (NSFR)	%	123.6	117.9	5.7%-Points
Liquidity Coverage Ratio (LCR)	%	180.8	192.0	-11.2%-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,500	4,500	0.0
Total risk	€m	2,254	2,601	-13.3
Utilisation of risk appetite	%	50.1	57.8	-7.7%-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	
KEY EMPLOYEE FIGURES				
Number of employees		5,953	5,727	3.9
Number of active employees		5,168	4,971	4.0

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