

MERKUR
PRIVATBANK



Financial Data 2024

Annual Balance

Statement of financial position of MERKUR PRIVATBANK KGaA as of 31 December 2024

Assets

	EUR	EUR	EUR	31.12.2023 kEUR
1. Cash reserves				
a) Cash in hand		1.625.537,33		1.912
b) Balances with central banks		31.546.830,26		28.000
thereof: with Deutsche Bundesbank (PY kEUR 28.000)	31.546.830,26		33.172.367,59	29.912
2. Loans and advances to banks				
a) Payable on demand		639.680.780,41		547.389
b) Other loan and receivables		3.731.811,98		6.960
			643.412.592,39	554.349
3. Loans and advances to customers			3.306.014.942,85	3.121.864
thereof:				
secured with mortgages (PY kEUR 227.731)	273.149.145,15			
Municipal loans (PY kEUR 92.646)	73.230.937,89			
4. Debt securities and other fixed-interest securities				
Bonds and notes			4.886.608,50	4.825
a) Of public sector issuers (PY: kEUR -, -)	-,-			
b) Of other issuers				
thereof: rediscountable at Deutsche Bundesbank (PY: kEUR 54.428)	4.886.608,50			
5. Shares and participating interests			20.000,00	20
thereof:				
investments in banks	-,-			
investments in financial services companies	-,-			
investments in investment firms	-,-			
6. Fiduciary assets			12.541.857,88	13.675
thereof:				
loans at third-party risk (PY: kEUR 13.675)	12.541.857,88			
7. Intangible assets				
a) Concessions acquired, industrial property rights and similar rights and values as well as licences to such rights and values			89.840,90	132
8. Property, plant and equipment			34.755.349,82	26.003
9. Other assets			5.819.367,01	5.477
10. Deferred items			810.361,51	442
Total assets		4.041.523.288,45		3.756.699

Liabilities and shareholder's equity

	EUR	EUR	EUR	31.12.2023 kEUR
1. Liabilities to banks				
a) Payable on demand		11.597.427,43		12.047
b) With agreed term or notice period		259.227.601,79		236.467
			270.825.029,22	248.514
2. Liabilities to customers				
a) Savings deposits				
aa) With agreed notice period of three months		52.497.821,63		64.998
ab) With agreed notice period of more than three months		148.739,66		180
		52.646.561,29		65.178
b) Other deposits				
ba) Payable on demand		1.898.192.493,56		1.558.672
bb) With agreed term or notice period		1.409.681.527,79		1.516.036
		3.307.874.021,35		3.074.708
			3.360.520.582,64	3.139.886
3. Fiduciary liabilities			12.541.857,88	13.675
thereof: loans at third-party risk (PY: kEUR 13.675)	12.541.857,88			
4. Other liabilities			47.502.522,60	12.768
5. Deferred items			654.495,56	385
6. Provisions for liabilities and charges				
a) Provisions for taxes		4.978.739,40		20.446
b) Other provisions		5.977.161,10		5.624
			10.955.900,50	26.070
7. Subordinated liabilities			57.132.229,17	58.511
8. Participation rights capital			0,00	2.583
thereof: due in less than two years (PY kEUR 2.460)	0,00			
9. Additional Tier 1 capital			46.688.750,00	42.850
10. Fund for general banking risks			91.885.000,00	73.885
thereof: trading-related special reserve according to Section 340e (4) (PY: kEUR 1.510)	1.765.000,00			
11. Equity				
a) Paid-in subscribed capital		19.913.600,00		19.914
b) Equity share of the personally liable shareholders		4.696.389,54		4.696
c) Capital reserve		33.550.590,29		33.551
d) Retained earnings				
da) Legal reserve		9.203,25		9
db) Other retained earnings		73.060.137,66		64.769
thereof: personally liable shareholders (PY: kEUR 8.546)	8.546.147,31			
e) Net profit		10.794.817,61		10.795
			142.816.920,88	133.733
Total liabilities and shareholder's equity		4.041.523.288,45		3.756.699

1. Contingent liabilities				
a) Sureties and guarantee agreements			113.409.131,13	152.175
2. Other commitments				
a) Irrevocable lending commitments			88.598.466,33	74.779

Income Statement

of MERKUR PRIVATBANK KGaA for the period from 1 January to 31 December 2024

	EUR	2024 EUR	31.12.2023 kEUR
1. Interest income from			
a) Lending and money market transactions	190.230.505,97		146.450
Less negative interests from lending and money market transactions	0,00		-1
b) Fixed-income securities and debt register claims	0,00		288
		190.230.505,97	146.737
2. Interest expenses		94.353.580,98	50.966
Net interest income		95.876.924,99	95.771
3. Current income from shares and participating interests		1.335,87	1
4. Commission income		34.393.963,23	26.137
5. Commission expenses		5.403.591,79	5.397
Net commission income		28.990.371,44	20.740
6. Net profit from trading portfolio		2.536.764,15	2.408
7. Other operating income		1.899.819,09	338
8. General administrative expenses			
a) Personnel expense			
aa) Wages and salaries	33.338.338,48		31.624
ab) Social security contributions, expenses for pensions and other employee benefits thereof: for pensions	<u>7.361.344,98</u>		6.538
EUR 1.080.279,06 (PY: kEUR 1.007)			
	40.699.683,46		38.162
b) Other administrative expenses	25.016.158,89		22.070
		65.715.842,35	60.232
9. Depreciation, amortisation and impairment of property, plant and equipment		1.605.512,92	1.508
10. Other operating expenses			
a) Profit shares of the personally liable shareholders	4.465.455,32		4.333
b) Other operating expenses	2.320.446,63		1.180
		6.785.901,95	5.513
11. Write-downs and impairments of loans and advances as well as certain securities, allocations to provisions for lending business		9.855.608,24	8.115
12. Transfers to fund for general banking risks		18.000.000,00	17.000
13. Result from ordinary activities		27.342.350,08	26.890
14. Taxes on income	15.701.755,98		15.952
15. Other taxes	<u>53.593,96</u>		143
		15.755.349,94	16.095
16. Profit for the year		11.587.000,14	10.795
17. Profit brought forward from previous year		0,00	0
Allocation to retained earnings			
a) Legal reserve		0,00	0
b) Reserve for shares in a controlling company or a company with a majority interest		0,00	0
c) Statutory reserves		0,00	0
d) Other retained earnings		0,00	0
18. Net profit		11.587.000,14	10.795