

MERKUR
PRIVATBANK



Financial Statement 2025

Annual Balance

Statement of financial position of MERKUR PRIVATBANK KGaA as of 31 December 2025

Assets

	EUR	EUR	EUR	31.12.2024 kEUR
1. Cash reserves				
a) Cash in hand		1.270.223,57		1.625
b) Balances with central banks		33.033.343,06		31.547
thereof: with Deutsche Bundesbank (PY: kEUR 31.547)	33.033.343,06		34.303.566,63	33.172
2. Loans and advances to banks				
a) Payable on demand		671.384.477,24		639.681
b) Other loans and receivables		3.003.629,02		3.732
			674.388.106,26	643.413
3. Loans and advances to customers			3.326.133.667,95	3.306.015
thereof:				
secured with mortgages (PY: kEUR 273.149)	319.771.527,60			
Municipal loans (PY: kEUR 73.231)	54.875.496,12			
4. Debt securities and other fixed-interest securities, bonds and notes			0,00	4.887
a) Of public sector issuers (PY: kEUR --)	--			
b) Of other issuers	--			
thereof: rediscountable at Deutsche Bundesbank (PY: kEUR 54.428)	--			
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			11.353.148,95	12.542
thereof:				
Loans at third-party risk (PY: kEUR 12.542)	11.353.148,95			
7. Intangible assets			56.980,90	90
a) Concessions acquired, industrial property rights and similar rights and values as well as licences to such rights and values				
8. Property, plant and equipment			56.718.061,76	34.755
9. Other assets			5.306.645,62	5.819
10. Deferred items			516.319,40	810
Summe der Aktiva		4.108.796.497,47		4.041.523

Liabilities and shareholder's equity

	EUR	EUR	EUR	31.12.2024 kEUR
1. Liabilities to banks				
a) Payable on demand		7.586.615,29		11.597
b) With agreed term or notice period		309.485.161,07		259.228
			317.071.776,36	270.825
2. Liabilities to customers				
a) Savings deposits				
aa) With agreed notice period of three months		49.138.385,70		52.498
ab) With agreed notice period of more than three months		126.687,27		149
		49.265.072,97		52.647
b) Other deposits				
ba) Payable on demand		2.077.961.317,48		1.898.192
bb) With agreed term or notice period		1.237.760.010,89		1.409.682
		3.315.721.328,37		3.307.874
			3.364.986.401,34	3.360.521
3. Fiduciary liabilities			11.353.148,95	12.542
thereof: loans at third-party risk (PY: kEUR 12.542)	11.353.148,95			
4. Other liabilities			36.869.960,12	47.502
5. Deferred items			751.268,40	654
6. Provisions for liabilities and charges				
a) Provisions for taxes		6.315.192,17		4.979
b) Other provisions		7.272.176,32		5.977
			13.587.368,49	10.956
7. Subordinated liabilities			61.612.750,00	57.132
8. Additional Tier 1 capital			46.688.750,00	46.689
9. Fund for general banking risks			102.885.000,00	91.885
thereof: trading-related special reserve according to Section 340e (4) (PY: kEUR 1.765)		1.965.000,00		
10. 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		82.241.037,18		73.060
thereof: personally liable shareholders (PY: kEUR 9.932)	11.415.438,80			
e) Net profit		12.579.253,55		11.587
			152.990.073,81	142.817
Total liabilities and shareholder's equity		4.108.796.497,47		4.041.523
1. Contingent liabilities			82.672.757,34	113.409
a) Sureties and guarantee agreements				
2. Other commitments			104.894.191,58	88.598
a) Irrevocable lending commitments				

Income Statement

of MERKUR PRIVATBANK KGaA for the period from
1 January to 31 December 2025

	EUR	EUR	01.01.2024 - 31.12.2024 KEUR
1. Interest income from			
a) Lending and money market transactions	184.670.080,68		190.231
Less negative interests from lending and money market transactions	-28.112,55		0
b) Fixed-income securities and debt register claims	0,00		0
		184.641.968,13	190.231
2. Interest expenses		71.455.788,44	94.354
Net interest income		113.186.179,69	95.877
3. Current income from shares and participating interests		1.344,41	1
4. Commission income		41.923.543,79	34.394
5. Commission expenses		7.236.959,59	5.404
Net commission income		34.686.584,20	28.990
6. Net profit from trading portfolio		1.804.252,28	2.537
7. Other operating income		1.182.074,45	1.900
8. General administrative expenses			
a) Personnel expense			
aa) Wages and salaries	37.386.931,85		33.338
ab) Social security contributions, expenses for pensions and other employee benefits	8.067.947,34		7.362
thereof: for pensions			
EUR 1.950.031,92 (PY: kEUR 1.655)			
	45.454.879,19		40.700
b) Other administrative expenses	25.495.267,18		25.016
		70.950.146,37	65.719
9. Depreciation, amortisation and impairment of property, plant and equipment and intangible assets		2.310.680,28	1.606
10. Other operating expenses			
a) Profit shares of the personally liable shareholders	4.601.341,46		4.465
b) Other operating expenses	2.599.816,51		2.320
		7.201.157,97	6.785
11. Write-downs and impairments of loans and advances as well as certain securities, allocations to provisions for lending business		32.089.864,41	9.856
12. Transfers to fund for general banking risks		11.000.000,00	18.000
13. Result from ordinary activities		27.308.586,00	27.342
14. Taxes on income	14.709.906,57		15.702
15. Other taxes	19.425,88		53
		14.729.332,45	15.755
16. Profit for the year		12.579.253,55	11.587
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		12.579.253,55	11.587