

Deka Group at a glance

Business development indicators		31 Dec 2014	31 Dec 2013	Change %
Total assets	€m	113,175	116,073	-2.5
Total customer assets	€m	220,356	188,725	16.8
thereof Securities business division	€m	184,024	157,219	17.0
thereof Real Estate business division	€m	27,829	26,470	5.1
thereof Capital Markets business division	€m	8,503	4,969	71.1
Number of securities accounts	thousand	3,922	3,954	-0.8
		1 Jan – 31 Dec 2014	1 Jan – 31 Dec 2013	
Net sales	€m	13,169	7,444	76.9
thereof Securities business division	€m	8,244	3,125	163.8
thereof Real Estate business division	€m	1,472	1,634	-9.9
thereof Capital Markets business division	€m	3,452	2,637	30.9
Performance indicators				
Total income	€m	1,440.2	1,436.2	0.3
thereof net interest income	€m	325.8	375.5	-13.2
thereof net commission income	€m	1,010.4	937.1	7.8
Total expenses	€m	899.1	934.7	-3.8
thereof administrative expenses (including depreciation)	€m	884.7	895.4	-1.2
Economic result	€m	541.1	501.5	7.9
Net income before tax	€m	871.7	517.6	68.4
Key ratios				
Return on equity ¹⁾	%	14.4	14.1	0.3%-Points
Cost/income ratio ²⁾	%	61.3	61.2	0.1%-Points
Key regulatory figures³⁾		31 Dec 2014	31 Dec 2013	
Own funds (without/with transitional provisions)	€m	4,431/4,520	3,824	
Total capital ratio (without/with transitional provisions)	%	15.8/16.1	17.0	
Common Equity Tier 1 capital ratio (without/with transitional rules)	%	11.8/13.4	13.1 ⁴⁾	
Risk ratios				
Total risk-bearing capacity	€m	5,562	4,913	13.2
Group risk (value-at-risk) ⁵⁾	€m	2,185	2,349	-7.0
Utilisation of risk-bearing capacity	%	39.3	47.8	-8.5%-Points
Non-guaranteed rating (short-term/long-term)				
Moody's		P-1/A1	P-1/A1	
Standard & Poor's		A-1/A	A-1/A	
Key employee figures				
Number of employees		4,183	4,035	3.7
Number full-time equivalents		3,678	3,538	4.0

¹⁾ Return on equity (RoE before tax) corresponds to the economic result divided by equity at the start of the financial year, including atypical silent capital contributions.

²⁾ Cost/income ratio (CIR) corresponds to the ratio resulting from total expenses (excluding restructuring expenses) and total income (before provisions for loan losses).

³⁾ Regulatory ratios as at 31 December 2014 shown in accordance with CRR/CRD IV, as at 31 December 2013 with CRD III.

⁴⁾ The Common Equity Tier 1 capital ratio takes not account of silent capital contributions.

⁵⁾ Confidence level: 99.9%, holding period: one year.

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