

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2018	31 Dec 2017	Change (%)
Total assets ¹⁾	€m	100,444	93,775	7.1
Total customer assets	€m	275,878	282,888	-2.5
thereof retail customers	€m	137,169	138,951	-1.3
thereof institutional customers	€m	138,709	143,937	-3.6
Number of securities accounts	thousand	4,654	4,492	3.6
		2018	2017	
Net sales	€m	11,773	25,671	-54.1
thereof retail customers	€m	11,296	12,309	-8.2
thereof institutional customers	€m	477	13,362	-96.4
PERFORMANCE INDICATORS				
Total income	€m	1,509.0	1,494.1	1.0
thereof net interest income ²⁾	€m	181.5	142.5	27.4
thereof net commission income	€m	1,218.0	1,202.7	1.3
Total expenses	€m	1,057.2	1,045.2	1.1
thereof administrative expenses (including depreciation)	€m	1,038.5	1,039.8	-0.1
Economic result	€m	451.8	448.9	0.6
Net income before tax	€m	516.9	480.5	7.6
KEY RATIOS				
Return on equity (before tax) ³⁾	%	9.6	9.9	- 0.3%-Points
Cost/income ratio ⁴⁾	%	69.9	68.8	1.1 %-Points
KEY REGULATORY FIGURES (without transitional provisions – fully loaded)		31 Dec 2018	31 Dec 2017	
Own funds	€m	5,741	5,442	5.5
Risk-weighted assets	€m	29,021	24,886	16.6
Total capital ratio	%	19.8	21.9	- 2.1 %-Points
Common Equity Tier 1 capital ratio	%	15.4	16.7	- 1.3 %-Points
RISK RATIOS				
Risk capacity	€m	5,920	5,912	0.1
Total risk	€m	2,492	2,035	22.5
Utilisation of risk capacity	%	42.1	34.4	7.7 %-Points
RATING LONG-TERM (SHORT-TERM)				
Moody's ⁵⁾		Aa2 (P-1)	Aa2 (P-1)	
Standard & Poor's ⁶⁾		A+ (A-1)	A+ (A-1)	
SUSTAINABILITY RATING		31 Dec 2018	31 Dec 2017	
MSCI		AA	AA	
ISS-oekom		C+	C+	
KEY EMPLOYEE FIGURES				
Number of employees		4,716	4,649	1.4
Number of active employees		4,179	4,078	2.5

¹⁾ Previous year's figures have been adjusted (see also note [43] "Income taxes").

²⁾ Net income from the disposal of assets recognised at amortised cost in the amount of €4.8m (previous year: €13.1m) was included in net financial income for the first time in 2018. This was disclosed under net interest income in the previous year. The prior-year figures have been adjusted to aid comparison.

³⁾ The return on equity (before tax) corresponds to the annualised economic result relative to the average balance sheet equity including atypical silent capital contributions, without additional Common Equity Tier 1 capital (AT1) and adjusted for intangible assets.

⁴⁾ Calculation of the cost/income ratio does not take into account restructuring expenses or loan loss provisions and, from 2018, also excludes risk provisions for securities business. The prior-year figures have been adjusted to aid comparison.

⁵⁾ Rating long-term: Preferred Senior Unsecured Debt & Issuer Rating (Moody's: 31 December 2018: Senior Unsecured Debt; 31 December 2017: Senior Senior Debt)

⁶⁾ Rating long-term: Preferred Senior Unsecured Debt & Issuer Rating (S&P Senior Unsecured Debt)

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