

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2021	31 Dec 2020	Change (%)
Total assets	€m	88,865	85,509	3.9
Total customer assets	€m	395,148	339,160	16.5
Retail customers	€m	196,485	167,159	17.5
Institutional customers	€m	198,662	172,001	15.5
Number of securities accounts	thousand	5,215	4,973	4.9
		2021	2020	
Net sales	€m	35,735	32,148	11.2
Retail customers	€m	25,032	12,600	98.7
Institutional customers	€m	10,703	19,548	-45.2
PERFORMANCE INDICATORS				
Total income	€m	2,019.5	1,387.9	45.5
Total expenses	€m	1,171.8	1,118.5	4.8
Economic result	€m	847.8	269.4	214.7
Total of profit or loss before tax	€m	791.4	385.5	105.3
Balance sheet based return on equity (before tax)	%	16.5	5.5	11.0%-Points
Cost/income ratio	%	58.6	70.2	-11.6%-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		31 Dec 2021	31 Dec 2020	
Own funds (fully loaded)	€m	6,075	5,753	5.6
Risk-weighted assets	€m	30,944	31,307	-1.2
Total capital ratio (fully loaded)	%	19.6	18.4	1.2%-Points
Common Equity Tier 1 capital ratio	%	15.2	14.2	1.1%-Points
Leverage ratio (fully loaded)	%	6.2	5.6	0.7%-Points
MREL Ratio (risk-weighted assets based)	%	59.7	N/A	N/A
MREL Ratio (leverage ratio exposure based)	%	21.7	N/A	N/A
Subordinated MREL requirements (risk-weighted assets based)	%	42.4	N/A	N/A
Subordinated MREL requirements (leverage ratio exposure based)	%	16.4	N/A	N/A
Net Stable Funding Ratio (NSFR)	%	118.9	106.1	12.8%-Points
Liquidity Coverage Ratio (LCR)	%	160.3	185.6	-25.3%-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,000	4,000	0.0
Total risk	€m	1,731	2,821	-38.6
Utilisation of risk appetite	%	43.3	70.5	-27.2%-Points
RATING LONG-TERM (SHORT-TERM)				
Moody's		Aa2 (P-1)	Aa2 (P-1)	
Standard & Poor's		A (A-1)	A+ (A-1)	
SUSTAINABILITY RATING				
MSCI ESG		AA	AA	
ISS ESG		C+ (Prime)	C+ (Prime)	
Sustainalytics		17.4 Low Risk	17.8 Low Risk	
Imug V.E		55% Robust	41% Limited	
KEY EMPLOYEE FIGURES				
Number of employees		4,854	4,711	3.0
Number of active employees		4,243	4,131	2.7

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