

Deka Group at a glance

Business development indicators		30 Jun 2020	31 Dec 2019	30 Jun 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016
Total assets	€m	106,053	97,282	108,752	100,444	93,775	85,955
Total customer assets	€m	309,759	313,412	297,667	275,878	282,888	256,805
Retail customers	€m	155,215	158,749	149,045	137,169	138,951	128,650
Institutional customers	€m	154,544	154,662	148,622	138,709	143,937	128,155
Number of securities accounts	Thousand	4,879	4,787	4,688	4,654	4,492	4,289
		1st half 2020	1 Jan – 31 Dec 2019	1st half 2019	1 Jan – 31 Dec 2018	1 Jan – 31 Dec 2017	1 Jan – 31 Dec 2016
Net sales	€m	14,470	18,040	6,703	11,773	25,671	16,914
Retail customers	€m	6,923	11,117	4,434	11,296	12,309	7,710
Institutional customers	€m	7,547	6,923	2,269	477	13,362	9,204
Performance indicators							
Total income	€m	757.9	1,560.6	771.4	1,509.0	1,494.1	1,403.7
thereof: net interest income ¹⁾	€m	96.6	202.5	97.5	181.5	142.5	139.2
thereof: risk provisions in the lending and securities business ²⁾	€m	-68.9	-10.6	-11.4	22.4	-17.8	-194.6
thereof: net commission income	€m	576.7	1,343.7	591.4	1,218.0	1,202.7	1,107.4
thereof net financial income ¹⁾	€m	178.0	197.5	148.0	130.8	158.8	316.5
thereof: other operating income	€m	-24.4	-172.5	-54.1	-43.7	8.0	35.2
Total expenses	€m	595.5	1,126.7	548.3	1,057.2	1,045.2	988.6
thereof: administrative expenses (including depreciation)	€m	574.0	1,085.7	545.6	1,038.5	1,039.8	970.1
thereof: restructuring expenses	€m	21.5	41.0	2.7	18.7	5.4	18.5
Economic result	€m	162.5	434.0	223.1	451.8	448.9	415.1
Total of profit or loss before tax	€m	244.0	410.7	259.7	516.9	480.5	489.5
Return on equity (before tax) ³⁾	%	6.6	9.0	9.3	9.6	9.9	9.6
Cost/income ratio ⁴⁾	%	69.4	69.1	69.7	69.9	68.8	60.1
Risk indicators – normative perspective							
Own funds (without/with transitional rules)	€m	5,703/5,713	5,828/5,844	5,837/5,852	5,741/5,762	5,442/5,492	5,289/5,366
Risk-weighted assets	€m	34,489	32,229	30,191	29,021	24,886	23,813
Total capital ratio (without/with transitional rules)	%	16.5/16.6	18.1/18.1	19.3/19.4	19.8/19.9	21.9/22.1	22.2/22.5
Common Equity Tier 1 capital ratio (without/with transitional rules)	%	13.0/13.0	14.2/14.2	15.2/15.2	15.4/15.4	16.7/17.0	16.7/17.7
Leverage Ratio (without/with transitional rules)	%	4.5/4.5	4.9/4.9	4.5/4.5	4.6/4.6	4.7/4.8	5.1/5.2
MREL Ratio (balance sheet based)	%	19.9	22.0	N/A	N/A	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	149.2	170.6	137.9	149.8	152.5	124.4
Risk indicators – economic perspective							
Risk appetite ⁵⁾	€m	4,000	3,750	3,750	3,700	N/A	N/A
Total risk ⁶⁾	€m	3,272	2,395	2,691	2,492	2,035	2,039
Utilisation of risk appetite ⁷⁾	%	81.8	63.9	71.7	67.4	N/A	N/A
Key employee figures							
Number of employees		4,662	4,723	4,741	4,716	4,649	4,556
Number of active employees		4,090	4,108	4,123	4,179	4,078	3,990

¹⁾ Net income from the disposal of assets recognised at amortised cost is included in net financial income since 2018. This was disclosed under net interest income in previous years. The figure for the 2017 financial year has been adjusted for better comparability. Other prior-year figures have not been adjusted; the figures are therefore not directly comparable.

²⁾ Until 31 December 2016, provisions for loan losses only. The figure for the 2017 financial year has been adjusted for better comparability. Other prior-year figures have not been adjusted; the figures are therefore not directly comparable. Provisions for securities business were €-15.2m in the 2016 financial year.

³⁾ The return on equity (before tax) calculation 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 excludes restructuring expenses, loan loss provisions and (as from 2018) risk provisions on securities business. Prior-year figures have been adjusted for better comparability.

⁵⁾ Risk capacity in €m (2017: 5,912; 2016: 5,785).

⁶⁾ Confidence level: 99.9%, holding period: one year.

⁷⁾ Utilisation of risk capacity (2017: 34.4%; 2016: 35.2%).

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