

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2019	31 Dec 2018	Change (%)
Total asset	€m	97,282	100,444	-3.1
Total customer assets	€m	313,412	275,878	13.6
thereof retail customers	€m	158,749	137,169	15.7
thereof institutional customers	€m	154,662	138,709	11.5
Number of securities accounts	thousand	4,787	4,654	2.9
		2019	2018	
Net sales	€m	18,040	11,773	53.2
thereof retail customers	€m	11,117	11,296	-1.6
thereof institutional customers	€m	6,923	477	(>300)
PERFORMANCE INDICATORS				
Total income	€m	1,560.6	1,509.0	3.4
Total expenses	€m	1,126.7	1,057.2	6.6
Economic result	€m	434.0	451.8	-3.9
Total of profit or loss before tax	€m	410.7	516.9	-20.5
Return on equity (before tax)	%	9.0	9.6	-0.6%-Points
Cost/income ratio	%	69.1	69.9	-0.8%-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		31 Dec 2019	31 Dec 2018	
Own funds (fully loaded)	€m	5,828	5,741	1.5
Risk-weighted assets	€m	32,229	29,021	11.1
Total capital ratio (fully loaded)	%	18.1	19.8	-1.7%-Points
Common Equity Tier 1 capital ratio (fully loaded)	%	14.2	15.4	-1.2%-Points
Leverage Ratio (fully loaded)	%	4.9	4.6	0.3%-Points
MREL Ratio (balance sheet based)	%	22.0	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	170.6	149.8	20.8%-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	3,750	3,700	1.4
Total risk	€m	2,395	2,492	-3.9
Utilisation of risk appetite	%	63.9	67.4	-3.5%-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		AA	AA	
ISS-ESG		C+(Prime)	C+ (Prime)	
imug rating		positive BB	positive B	
Sustainalytics		Leader (83 Points)	Leader (83 Points)	
KEY EMPLOYEE FIGURES				
Number of employees		4,723	4,716	0.1
Number of active employees		4,108	4,179	-1.7

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