

Deka Group at a glance

Business development indicators		31 Dec 2020	31 Dec 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016
Total assets	€m	85,509	97,282	100,444	93,775	85,955
Total customer assets	€m	339,160	313,412	275,878	282,888	256,805
thereof: Retail customers	€m	167,159	158,749	137,169	138,951	128,650
thereof: Institutional customers	€m	172,001	154,662	138,709	143,937	128,155
Number of securities accounts	thousand	4,973	4,787	4,654	4,492	4,289
		1 Jan – 31 Dec 2020	1 Jan – 31 Dec 2019	1 Jan – 31 Dec 2017	1 Jan – 31 Dec 2016	1 Jan – 31 Dec 2015
Net sales	€m	32,148	18,040	11,773	25,671	16,914
thereof: Retail customers	€m	12,600	11,117	11,296	12,309	7,710
thereof: Institutional customers	€m	19,548	6,923	477	13,362	9,204
Performance indicators						
Total income	€m	1,387.9	1,560.6	1,509.0	1,494.1	1,403.7
thereof: net interest income ¹⁾	€m	165.0	202.5	181.5	142.5	139.2
thereof: risk provisions in the lending and securities business ²⁾	€m	–178.0	–10.6	22.4	–17.8	–194.6
thereof: net commission income	€m	1,308.9	1,343.7	1,218.0	1,202.7	1,107.4
thereof: net financial income ¹⁾	€m	164.9	197.5	130.8	158.8	316.5
thereof: other operating income	€m	–72.9	–172.5	–43.7	8.0	35.2
Total expenses	€m	1,118.5	1,126.7	1,057.2	1,045.2	988.6
thereof: administrative expenses (incl. depreciation and amortisation)	€m	1,098.7	1,085.7	1,038.5	1,039.8	970.1
thereof: restructuring expenses	€m	19.9	41.0	18.7	5.4	18.5
Economic result	€m	269.4	434.0	451.8	448.9	415.1
Total of profit or loss before tax	€m	385.5	410.7	516.9	480.5	489.5
Balance sheet based return on equity (before tax) ³⁾	%	5.5	9.0	9.6	9.9	9.6
Cost/income ratio ⁴⁾	%	70.2	69.1	69.9	68.8	60.1
Risk indicators – normative perspective		31 Dec 2020	31 Dec 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016
Own funds (without/with transitional rules)	€m	5,763/5,763	5,828/5,844	5,741/5,762	5,442/5,492	5,289/5,366
Risk-weighted assets	€m	31,307	32,229	29,021	24,886	23,813
Total capital ratio (without/with transitional rules)	%	18.4/18.4	18.1/18.1	19.8/19.9	21.9/22.1	22.2/22.5
Common Equity Tier 1 capital ratio (without/with transitional rules)	%	14.2/14.2	14.2/14.2	15.4/15.4	16.7/17.0	16.7/17.7
Leverage Ratio (without/with transitional rules)	%	5.6 / 5.6	4.9/4.9	4.6/4.6	4.7/4.8	5.1/5.2
MREL Ratio (balance sheet based)	%	25.2	22.0	N/A	N/A	N/A
Subordinated MREL requirements (balance sheet based)	%	19.2	N/A	N/A	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	185.6	170.6	149.8	152.5	124.4
Risk indicators – economic perspective						
Risk appetite ⁵⁾	€m	4,000	3,750	3,700	N/A	N/A
Total risk ⁶⁾	€m	2,821	2,395	2,492	2,035	2,039
Utilisation of risk appetite ⁷⁾	%	70.5	63.9	67.4	N/A	N/A
Key employee figures						
Number of employees		4,711	4,723	4,716	4,649	4,556
Number of active employees		4,131	4,108	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. The figure for 2016 has not been adjusted; the figure is 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.