

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		30 Jun 2020	31 Dec 2019	Change (%)
Total assets	€m	106,053	97,282	9.0
Total customer assets	€m	309,759	313,412	-1.2
Retail customers	€m	155,215	158,749	-2.2
Institutional customers	€m	154,544	154,662	-0.1
Number of securities accounts	thousand	4,879	4,787	1.9
		1 st half 2020	1 st half 2019	
Net sales	€m	14,470	6,703	115.9
Retail customers	€m	6,923	4,434	56.1
Institutional customers	€m	7,547	2,269	232.6
PERFORMANCE INDICATORS				
Total income	€m	757.9	771.4	-1.8
Total expenses	€m	595.5	548.3	8.6
Economic result	€m	162.5	223.1	-27.2
Total of profit or loss before tax	€m	244.0	259.7	-6.0
Return on equity (before tax)	%	6.6	9.3	-2.7 %-Points
Cost/income ratio	%	69.4	69.7	-0.3 %-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		30 Jun 2020	31 Dec 2019	
Own funds (fully loaded)	€m	5,703	5,828	-2.1
Risk-weighted assets	€m	34,489	32,229	7.0
Total capital ratio (fully loaded)	%	16.5	18.1	-1.6 %-Points
Common Equity Tier 1 capital ratio	%	13.0	14.2	-1.2 %-Points
Leverage ratio (fully loaded)	%	4.5	4.9	-0.4 %-Points
MREL Ratio (balance sheet based)	%	19.9	22.0	-2.1 %-Points
Liquidity Coverage Ratio (LCR)	%	149.2	170.6	-21.4 %-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,000	3,750	6.7
Total risk	€m	3,272	2,395	36.6
Utilisation of risk appetite	%	81,8	63,9	17.9 %-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)	
imug rating		positive BB	positive BB	
Sustainalytics		Leader (83 Points)	Leader (83 Points)	
KEY EMPLOYEE FIGURES				
Number of employees		4,662	4,723	-1.3
Number of active employees		4,090	4,108	-0.4

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