

Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2020	31 Dec 2019	Change (%)
Total assets	€m	85,509	97,282	-12.1
Total customer assets	€m	339,160	313,412	8.2
thereof retail customers	€m	167,159	158,749	5.3
thereof institutional customers	€m	172,001	154,662	11.2
Number of securities accounts	thousand	4,973	4,787	3.9
		2020	2019	
Net sales	€m	32,148	18,040	78.2
thereof retail customers	€m	12,600	11,117	13.3
thereof institutional customers	€m	19,548	6,923	182.4
PERFORMANCE INDICATORS				
Total income	€m	1,387.9	1,560.6	-11.1
Total expenses	€m	1,118.5	1,126.7	-0.7
Economic result	€m	269.4	434.0	-37.9
Total of profit or loss before tax	€m	385.5	410.7	-6.2
Balance sheet based return on equity (before tax)	%	5.5	9.0	-3.5 %-Points
Cost/income ratio	%	70.2	69.1	1.1 %-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		31 Dec 2020	31 Dec 2019	
Own funds (fully loaded)	€m	5,753	5,828	-1.3
Risk-weighted assets	€m	31,307	32,229	-2.9
Total capital ratio (fully loaded)	%	18.4	18.1	0.2 %-Points
Common Equity Tier 1 capital ratio (fully loaded)	%	14.2	14.2	0.0 %-Points
Leverage Ratio (fully loaded)	%	5.6	4.9	0.7 %-Points
MREL Ratio (balance sheet based)	%	25.2	22.0	3.2 %-Points
Subordinated MREL requirements (balance sheet based)	%	19.2	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	185.6	170.6	15.0 %-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,000	3,750	6.7
Total risk	€m	2,821	2,395	17.8
Utilisation of risk appetite	%	70.5	63.9	6.6 %-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)	
Sustainalytics		17.8 Low-Risk	19.1 Low-Risk	
KEY EMPLOYEE FIGURES				
Number of employees		4,711	4,723	-0.3
Number of active employees		4,131	4,108	0.6

Definitions can be found in the Glossary.

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