

Deka Group at a glance

Business development indicators		31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019	31 Dec 2018
Total assets	€m	97,396	88,865	85,509	97,282	100,444
Total customer assets	€m	371,753	395,148	339,160	313,412	275,878
Retail customers	€m	188,490	196,485	167,159	158,749	137,169
Institutional customers	€m	183,263	198,662	172,001	154,662	138,709
Number of securities accounts	thousand	5,309	5,123	4,973	4,787	4,654
		1 Jan – 31 Dec 2022	1 Jan – 31 Dec 2021	1 Jan – 31 Dec 2020	1 Jan – 31 Dec 2019	1 Jan – 31 Dec 2018
Net sales	€m	27,381	35,735	32,148	18,040	11,773
Retail customers	€m	20,754	25,032	12,600	11,117	11,296
Institutional customers	€m	6,627	10,703	19,548	6,923	477
Performance indicators						
Total income	€m	2,236.3	2,019.5	1,387.9	1,560.6	1,509.0
thereof: net interest income	€m	249.4	161.8	165.0	202.5	181.5
thereof: risk provisions in the lending and securities business	€m	-41.0	0.6	-178.0	-10.6	22.4
thereof: net commission income	€m	1,591.8	1,623.0	1,308.9	1,343.7	1,218.0
thereof: net financial income	€m	276.5	139.9	164.9	197.5	130.8
thereof: other operating income	€m	159.5	94.2	-72.9	-172.5	-43.7
Total expenses	€m	1,251.5	1,171.8	1,118.5	1,126.7	1,057.2
thereof: administrative expenses (including depreciation)	€m	1,251.5	1,183.3	1,098.7	1,085.7	1,038.5
thereof: restructuring expense	€m	0.0	-11.5	19.9	41.0	18.7
Economic result	€m	984.8	847.8	269.4	434.0	451.8
Total of profit or loss before tax	€m	800.7	791.4	385.5	410.7	516.9
Return on equity before tax (balance sheet) ¹⁾	%	17.0	16.2	5.5	9.0	9.6
Cost/income ratio ²⁾	%	55.0	58.6	70.2	69.1	69.9
Risk indicators – normative perspective³⁾		31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019	31 Dec 2018
Own funds	€m	6,751	6,075	5,763	5,828	5,741
Risk-weighted assets	€m	31,360	30,944	31,307	32,229	29,021
Total capital ratio	%	21.5	19.6	18.4	18.1	19.8
Common Equity Tier 1 capital ratio	%	17.4	15.2	14.2	14.2	15.4
Leverage Ratio	%	7.1	6.2	5.6	4.9	4.6
MREL Ratio (risk-weighted assets based) ⁴⁾	%	52.0	59.7	N/A	N/A	N/A
MREL Ratio (leverage ratio exposure based)	%	19.1	21.7	N/A	N/A	N/A
Subordinated MREL requirements (risk-weighted assets based) ⁵⁾	%	35.9	42.4	N/A	N/A	N/A
Subordinated MREL requirements (leverage ratio exposure based)	%	14.2	16.4	N/A	N/A	N/A
Net Stable Funding Ratio (NSFR)	%	118.1	118.9	N/A	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	159.1	160.3	185.6	170.6	149.8
Risk indicators – economic perspective						
Risk appetite	€m	4,150	4,000	4,000	3,750	3,700
Total risk ⁶⁾	€m	2,488	1,731	2,821	2,395	2,492
Utilisation of risk appetite	%	59.9	43.3	70.5	63.9	67.4
Key employee figures						
Number of employees		5,084	4,854	4,711	4,723	4,716
Number of active employees		4,373	4,243	4,131	4,108	4,179

¹⁾ The return on equity before tax (balance sheet) calculation corresponds to the annualised economic result is based on the average balance sheet equity including atypical silent capital contributions without Common Equity Tier 1 capital (AT1) and adjusted for intangible assets. From 2022 onwards, the denominator of the average calculation takes into account the values at the end of the previous year and the values of this year's quarterly values (previously: taking into account the year-end values and the last quarterly values). The values for 2021 and 2020 were recalculated accordingly.

²⁾ Calculation of the cost/income ratio excludes the restructuring expense, loan loss provisions and (as from 2018) risk provisions on securities business.

³⁾ The risk indicators – normative perspective are shown without transitional rules. In accordance with Article 26 (2) CRR, the year-end profit less foreseeable levies and dividends was recognized in Common Equity Tier 1 capital for the first time as of 31.12.2022 (dynamic approach).

⁴⁾ MREL Ratio (balance sheet based) as at 31 December 2020: 25.2%, 31 December 2019: 22.0%.

⁵⁾ Subordinated MREL Ratio (balance sheet based) as at 31 December 2020: 19.2%.

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

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