

## Deka Group at a glance

<b>Business development indicators</b>		<b>31 Dec 2021</b>	<b>31 Dec 2020</b>	<b>31 Dec 2019</b>	<b>31 Dec 2018</b>	<b>31 Dec 2017</b>
Total assets	€m	88,865	85,509	97,282	100,444	93,775
Total customer assets	€m	395,148	339,160	313,412	275,878	282,888
Retail customers	€m	196,485	167,159	158,749	137,169	138,951
Institutional customers	€m	198,662	172,001	154,662	138,709	143,937
Number of securities accounts	thousand	5,215	4,973	4,787	4,654	4,492
		<b>1 Jan – 31 Dec 2021</b>	<b>1 Jan – 31 Dec 2020</b>	<b>1 Jan – 31 Dec 2019</b>	<b>1 Jan – 31 Dec 2018</b>	<b>1 Jan – 31 Dec 2017</b>
Net sales	€m	35,735	32,148	18,040	11,773	25,671
Retail customers	€m	25,032	12,600	11,117	11,296	12,309
Institutional customers	€m	10,703	19,548	6,923	477	13,362
<b>Performance indicators</b>						
Total income	€m	2,019.5	1,387.9	1,560.6	1,509.0	1,494.1
thereof: net interest income <sup>1)</sup>	€m	161.8	165.0	202.5	181.5	142.5
thereof: risk provisions in the lending and securities business	€m	0.6	-178.0	-10.6	22.4	-17.8
thereof: net commission income	€m	1,623.0	1,308.9	1,343.7	1,218.0	1,202.7
thereof net financial income <sup>1)</sup>	€m	139.9	164.9	197.5	130.8	158.8
thereof: other operating income	€m	94.2	-72.9	-172.5	-43.7	8.0
Total expenses	€m	1,171.8	1,118.5	1,126.7	1,057.2	1,045.2
thereof: administrative expenses (including depreciation)	€m	1,183.3	1,098.7	1,085.7	1,038.5	1,039.8
thereof: restructuring expense	€m	-11.5	19.9	41.0	18.7	5.4
Economic result	€m	847.8	269.4	434.0	451.8	448.9
Total of profit or loss before tax	€m	791.4	385.5	410.7	516.9	480.5
Balance sheet based return on equity (before tax) <sup>2)</sup>	%	16.5	5.5	9.0	9.6	9.9
Cost/income ratio <sup>3)</sup>	%	58.6	70.2	69.1	69.9	68.8
<b>Risk indicators – normative perspective</b>		<b>31 Dec 2021</b>	<b>31 Dec 2020</b>	<b>31 Dec 2019</b>	<b>31 Dec 2018</b>	<b>31 Dec 2017</b>
Own funds (without/with transitional rules)	€m	6,075/6,075	5,763/5,763	5,828/5,844	5,741/5,762	5,442/5,492
Risk-weighted assets	€m	30,944	31,307	32,229	29,021	24,886
Total capital ratio (without/with transitional rules)	%	19.6/19.6	18.4/18.4	18.1/18.1	19.8/19.9	21.9/22.1
Common Equity Tier 1 capital ratio (without/with transitional rules)	%	15.2/15.2	14.2/14.2	14.2/14.2	15.4/15.4	16.7/17.0
Leverage Ratio (without/with transitional rules)	%	6.2/6.2	5.6/5.6	4.9/4.9	4.6/4.6	4.7/4.8
MREL Ratio (risk-weighted assets based) <sup>4)</sup>	%	59.7	N/A	N/A	N/A	N/A
MREL Ratio (leverage ratio exposure based)	%	21.7	N/A	N/A	N/A	N/A
Subordinated MREL requirements (risk-weighted assets based) <sup>5)</sup>	%	42.4	N/A	N/A	N/A	N/A
Subordinated MREL requirements (leverage ratio exposure based)	%	16.4	N/A	N/A	N/A	N/A
Net Stable Funding Ratio (NSFR)	%	118.9	N/A	N/A	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	160.3	185.6	170.6	149.8	152.5
<b>Risk indicators – economic perspective</b>						
Risk appetite <sup>6)</sup>	€m	4,000	4,000	3,750	3,700	N/A
Total risk <sup>7)</sup>	€m	1,731	2,821	2,395	2,492	2,035
Utilisation of risk appetite <sup>8)</sup>	%	43.3	70.5	63.9	67.4	N/A
<b>Key employee figures</b>						
Number of employees		4,854	4,711	4,723	4,716	4,649
Number of active employees		4,243	4,131	4,108	4,179	4,078

<sup>1)</sup> 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.

<sup>2)</sup> 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.

<sup>3)</sup> Calculation of the cost/income ratio excludes the restructuring expense, loan loss provisions and (as from 2018) risk provisions on securities business. 2017 figure has been adjusted for better comparability.

<sup>4)</sup> MREL Ratio (balance sheet based) as at 31 December 2020: 25.2%. 31 December 2019: 22.0%

<sup>5)</sup> Subordinated MREL requirements (balance sheet based) as at 31 December 2020: 19.2%

<sup>6)</sup> Risk capacity 2017: €m 5,912

<sup>7)</sup> Confidence level: 99.9% holding period: one year

<sup>8)</sup> Utilisation of risk capacity 2017: 34.4%