

Deka Group at a glance

Business development indicators		31 Dec 2015	31 Dec 2014	Change %
Total assets	€m	107,981	113,175	-4.6
Total customer assets	€m	240,045	220,356	8.9
thereof retail customers	€m	123,058	110,322	11.5
thereof institutional customers	€m	116,987	110,034	6.3
Number of securities accounts	thousand	4,054	3,922	3.4

		2015	2014	
Net sales	€m	19,505	13,169	48.1
thereof retail customers	€m	10,196	5,204	95.9
thereof institutional customers	€m	9,308	7,965	16.9

Performance indicators				
Total income	€m	1,524.1	1,440.2	5.8
thereof net interest income	€m	182.7	325.8	-43.9
thereof net commission income	€m	1,111.0	1,010.4	10.0
Total expenses	€m	913.5	899.1	1.6
thereof administrative expenses (including depreciation)	€m	917.4	884.7	3.7
Economic result	€m	610.6	541.1	12.8
Net income before tax	€m	601.0	871.7	-31.1

Key ratios				
Return on equity	%	14.8	14.4	0,4 %-Points
Cost/income ratio	%	57.7	61.3	-3,6 %-Points

Key regulatory figures (without transitional provisions – fully loaded)		31 Dec 2015	31 Dec 2014	
Own funds	€m	5,194	4,431	17.2
Total capital ratio	%	16.7	15.8	0.9 %-Points
Common Equity Tier 1 capital ratio	%	12.4	11.8	0.6 %-Points

Risk ratios				
Total risk-bearing capacity	€m	5,868	5,562	5.5
Group risk (value-at-risk)	€m	2,440	2,185	11.7
Utilisation of risk-bearing capacity	%	41.6	39.3	2.3 %-Points

Non-guaranteed rating (short-term/long-term)				
Moody's ¹⁾		P-1/Aa3	P-1/A1	
Standard & Poor's		A-1/A	A-1/A	

Key employee figures				
Number of employees		4,277	4,183	2.2
Number full-time equivalents		3,722	3,678	1.2

¹⁾ Moody's Long-Term Senior Unsecured and Issuer Rating.

Due to roundings, number and percentages presented throughout this report may not add up precisely to the totals provided.