

Deka Group at a glance

Business development indicators		31.12.2013	31.12.2012	Change %
Total assets ¹⁾	€m	116,073	129,770	-10.6
Assets under Management	€m	169,796	162,647	4.4
of which: Securities business division	€m	143,326	137,409	4.3
of which: Real Estate business division	€m	26,470	25,238	4.9
Number of securities accounts	thousand	3,954	4,149	-4.8
		1.1. – 31.12.2013	1.1. – 31.12.2012	
Net sales	€m	4,759	87	(> 300)
of which: Securities business division	€m	3,125	-1,497	(> 300)
of which: Real Estate business division	€m	1,634	1,584	3.2
Performance indicators				
Total income	€m	1,436.2	1,434.4	0.1
of which: Net interest income	€m	375.5	431.1	-12.9
of which: Net commission income	€m	937.1	946.1	-1.0
Total expenses	€m	934.7	915.1	2.1
of which: Administrative expenses (including depreciation)	€m	895.4	906.5	-1.2
Economic result	€m	501.5	519.3	-3.4
Net income before tax ¹⁾	€m	517.6	444.7	16.4
Key ratios				
Return on equity ²⁾	%	14.1	15.6	-1.5%-Points
Cost/income ratio ³⁾	%	61.2	55.6	5.6%-Points
Key regulatory figures		31.12.2013	31.12.2012	
Capital and reserves	€m	3,824	3,836	-0.3
Core capital ratio	%	15.6	14.0	1.6%-Points
Core tier 1 capital ratio ⁴⁾	%	13.1	11.6	1.5%-Points
Equity ratio	%	17.0	16.2	0.8%-Points
Risk ratios				
Total risk-bearing capacity	€m	4,913	5,118	-4.0
Group risk (value-at-risk) ⁵⁾	€m	2,349	2,345	0.2
Utilisation of risk-bearing capacity	%	47.8	45.8	2.0%-Points
Non-guaranteed rating (short-term/long-term)				
Moody's		P-1/A1	P-1/A1	
Standard & Poor's		A-1/A	A-1/A	
Key employee figures				
Number of employees		4,035	4,040	-0.1
Number of active employees		3,538	3,506	0.9

¹⁾ Previous year's figures adjusted, see notes "Accounting Principles".

²⁾ Return on equity (RoE before tax) corresponds to the economic result divided by equity at the start of the financial year, including atypical silent capital contributions.

³⁾ Cost/income ratio (CIR) corresponds to the ratio resulting from total expenses (excluding restructuring expenses) and total income (before provisions for loan losses).

⁴⁾ The core tier 1 capital ratio takes not account of silent capital contributions of €552m as well as of RWA effects (risk-weighted assets) resulting from Basel III.

⁵⁾ Confidence level: 99.9%, holding period: one year.