

## Deka Group at a glance

| <b>Business development indicators</b>  |          | <b>31 Dec 2019</b>             | <b>31 Dec 2018</b>             | <b>31 Dec 2017</b>             | <b>31 Dec 2016</b>             | <b>31 Dec 2015</b>             |
|---|----------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Total assets  | €m       | 97,282                         | 100,444                        | 93,775                         | 85,955                         | 107,981                        |
| Total customer assets   | €m       | 313,412                        | 275,878                        | 282,888                        | 256,805                        | 240,045                        |
| thereof: Retail customers   | €m       | 158,749                        | 137,169                        | 138,951                        | 128,650                        | 123,058                        |
| thereof: Institutional customers  | €m       | 154,662                        | 138,709                        | 143,937                        | 128,155                        | 116,987                        |
| Number of securities accounts   | thousand | 4,787                          | 4,654                          | 4,492                          | 4,289                          | 4,054                          |
|   |          | <b>1 Jan –<br/>31 Dec 2019</b> | <b>1 Jan –<br/>31 Dec 2018</b> | <b>1 Jan –<br/>31 Dec 2017</b> | <b>1 Jan –<br/>31 Dec 2016</b> | <b>1 Jan –<br/>31 Dec 2015</b> |
| Net sales   | €m       | 18,040                         | 11,773                         | 25,671                         | 16,914                         | 19,505                         |
| thereof: Retail customers   | €m       | 11,117                         | 11,296                         | 12,309                         | 7,710                          | 10,196                         |
| thereof: Institutional customers  | €m       | 6,923                          | 477                            | 13,362                         | 9,204                          | 9,308                          |
|   |          |                                |                                |                                |                                |                                |
| <b>Performance indicators</b>   |          |                                |                                |                                |                                |                                |
| Total income  | €m       | 1,560.6                        | 1,509.0                        | 1,494.1                        | 1,403.7                        | 1,524.1                        |
| thereof: net interest income <sup>1)</sup>                                    | €m       | 202.5                          | 181.5                          | 142.5                          | 139.2                          | 182.7                          |
| thereof: risk provisions in the lending and securities business <sup>2)</sup> | €m       | -10.6                          | 22.4                           | -17.8                          | -194.6                         | -65.2                          |
| thereof: net commission income  | €m       | 1,343.7                        | 1,218.0                        | 1,202.7                        | 1,107.4                        | 1,111.0                        |
| thereof: net financial income <sup>1)</sup>                                   | €m       | 197.5                          | 130.8                          | 158.8                          | 316.5                          | 201.1                          |
| thereof: other operating income   | €m       | -172.5                         | -43.7                          | 8.0                            | 35.2                           | 94.5                           |
| Total expenses  | €m       | 1,126.7                        | 1,057.2                        | 1,045.2                        | 988.6                          | 913.5                          |
| thereof: administrative expenses (including depreciation)                     | €m       | 1,085.7                        | 1,038.5                        | 1,039.8                        | 970.1                          | 917.4                          |
| thereof: restructuring expenses   | €m       | 41.0                           | 18.7                           | 5.4                            | 18.5                           | -3.9                           |
| Economic result   | €m       | 434.0                          | 451.8                          | 448.9                          | 415.1                          | 610.6                          |
| Total of profit or loss before tax  | €m       | 410.7                          | 516.9                          | 480.5                          | 489.5                          | 601.0                          |
| Return on equity <sup>3)</sup> (before tax)                                   | %        | 9.0                            | 9.6                            | 9.9                            | 9.6                            | 14.9                           |
| Cost/income ratio <sup>4)</sup>   | %        | 69.1                           | 69.9                           | 68.8                           | 60.1                           | 57.2                           |
|   |          |                                |                                |                                |                                |                                |
| <b>Risk indicators – normative perspective</b>                                |          | <b>31 Dec 2019</b>             | <b>31 Dec 2018</b>             | <b>31 Dec 2017</b>             | <b>31 Dec 2016</b>             | <b>31 Dec 2015</b>             |
| Own funds (without/with transitional rules)                                   | €m       | 5,828/5,844                    | 5,741/5,762                    | 5,442/5,492                    | 5,289/5,366                    | 5,194/5,319                    |
| Risk-weighted assets  | €m       | 32,229                         | 29,021                         | 24,886                         | 23,813                         | 31,188                         |
| Total capital ratio (without/with transitional rules)                         | %        | 18.1/18.1                      | 19.8/19.9                      | 21.9/22.1                      | 22.2/22.5                      | 16.7/17.1                      |
| Common Equity Tier 1 capital ratio (without/with transitional rules)          | %        | 14.2/14.2                      | 15.4/15.4                      | 16.7/17.0                      | 16.7/17.7                      | 12.4/13.5                      |
| Leverage Ratio (without/with transitional rules)                              | %        | 4.9/4.9                        | 4.6/4.6                        | 4.7/4.8                        | 5.1/5.2                        | 4.0/4.2                        |
| MREL Ratio (balance sheet based)  | %        | 22.0                           | N/A                            | N/A                            | N/A                            | N/A                            |
| Liquidity Coverage Ratio (LCR)  | %        | 170.6                          | 149.8                          | 152.5                          | 124.4                          | 99.3                           |
|   |          |                                |                                |                                |                                |                                |
| <b>Risk indicators – economic perspective</b>                                 |          |                                |                                |                                |                                |                                |
| Risk appetite <sup>5)</sup>   | €m       | 3,750                          | 3,700                          | N/A                            | N/A                            | N/A                            |
| Total risk <sup>6)</sup>  | €m       | 2,395                          | 2,492                          | 2,035                          | 2,039                          | 2,440                          |
| Utilisation of risk appetite <sup>7)</sup>                                    | %        | 63.9                           | 67.4                           | N/A                            | N/A                            | N/A                            |
|   |          |                                |                                |                                |                                |                                |
| <b>Key employee figures</b>   |          |                                |                                |                                |                                |                                |
| Number of employees   |          | 4,723                          | 4,716                          | 4,649                          | 4,556                          | 4,277                          |
| Number of active employees  |          | 4,108                          | 4,179                          | 4,078                          | 3,990                          | 3,722                          |

<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. Other prior-year figures have not been adjusted; the figures are therefore not directly comparable.

<sup>2)</sup> Until 31 December 2016, provisions for loan losses only. The figure for the 2017 financial year has been adjusted for better comparability. Other prior-year figures have not been adjusted; the figures are therefore not directly comparable. Provisions for securities business were €-15.2m in the 2016 financial year (2015: €-14.3m).

<sup>3)</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>4)</sup> Calculation of the cost/income ratio excludes restructuring expenses, loan loss provisions and (as from 2018) risk provisions on securities business. Prior-year figures have been adjusted for better comparability.

<sup>5)</sup> Risk capacity in €m for 2015–2017 (2017: 5,912; 2016: 5,785; 2015: 5,868)

<sup>6)</sup> Confidence level: 99.9%, holding period: one year.

<sup>7)</sup> Utilisation of risk capacity 2015–2017 (2017: 34.4%; 2016: 35.2%; 2015: 41.6%)

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