

# Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2017	31 Dec 2016	Change (%)
Total assets	€m	93,740	85,955	9,1
Total customer assets	€m	282,888	256,805	10,2
thereof retail customers	€m	138,951	128,650	8,0
thereof institutional customers	€m	143,937	128,155	12,3
Number of securities accounts	thousand	4,492	4,289	4,7
		<b>2017</b>	<b>2016</b>	
Net sales	€m	25,671	16,914	51,8
thereof retail customers	€m	12,309	7,710	59,6
thereof institutional customers	€m	13,362	9,204	45,2
PERFORMANCE INDICATORS				
Total income	€m	1,494.1	1,403.7	6.4
thereof net interest income	€m	155.6	139.2	11.8
thereof net commission income	€m	1,202.7	1,107.4	8.6
Total expenses	€m	1,045.2	988.6	5.7
thereof administrative expenses (including depreciation)	€m	1,039.8	970.1	7.2
Economic result	€m	448.9	415.1	8.1
Net income before tax	€m	480.5	489.5	-1.8
KEY RATIOS				
Return on equity (before tax)	%	9.9	9.6	0.3%-Points
Cost/income ratio	%	68.3	60.7	7.6%-Points
KEY REGULATORY FIGURES (without transitional provisions – fully loaded)		<b>31 Dec 2017</b>	<b>31 Dec 2016</b>	
Own funds	€m	5,442	5,289	2.9
Total capital ratio	%	21.9	22.2	-0,3%-Points
Common Equity Tier 1 capital ratio	%	16.7	16.7	0,0%-Points
RISK RATIOS				
Risk capacity	€m	5,912	5,785	2.2
Group risk (value-at-risk)	€m	2,035	2,039	-0.2
Utilisation of risk-bearing capacity	%	34.4	35.2	-0,8%-Points
NON-GUARANTEED RATING LONG-TERM (SHORT-TERM) <sup>1)</sup>				
Moody's		Aa3 (P-1)	Aa3 (P-1)	
Standard & Poor's		A+ (A-1)	A+ (A-1)	
SUSTAINABILITY RATING		<b>31 Dec 2017</b>	<b>31 Dec 2016</b>	
MSCI		AA	AA	
oekom research		C+	C+	
KEY EMPLOYEE FIGURES				
Number of employees		4,649	4,556	2.0
Number of full-time equivalents		4,078	3,990	2.2

<sup>1)</sup> The return on equity (before tax) calculation was changed in 2017. The comparative figure for the year 2016 has been adjusted. The reported figure 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>2)</sup> Moody's long-term rating since 2015: Long Term Senior Unsecured Debt and Issuer Rating.

Due to rounding, numbers and percentages presented in this report may not add up precisely to the totals provided.