

Deka Group at a glance

Business development indicators		31 Dec 2018	31 Dec 2017	31 Dec 2016	31 Dec 2015	31 Dec 2014
Total assets ¹⁾	€m	100,444	93,775	85,955	107,981	113,175
Total customer assets	€m	275,878	282,888	256,805	240,045	220,356
thereof retail customers	€m	137,169	138,951	128,650	123,058	110,322
thereof institutional customers	€m	138,709	143,937	128,155	116,987	110,034
Number of securities accounts	thousand	4,654	4,492	4,289	4,054	3,922
		1 Jan – 31 Dec 2018	1 Jan – 31 Dec 2017	1 Jan – 31 Dec 2016	1 Jan – 31 Dec 2015	1 Jan – 31 Dec 2014
Net sales	€m	11,773	25,671	16,914	19,505	13,169
thereof retail customers	€m	11,296	12,309	7,710	10,196	5,204
thereof institutional customers	€m	477	13,362	9,204	9,308	7,965
Performance indicators						
Total income	€m	1,509.0	1,494.1	1,403.7	1,524.1	1,440.2
thereof net interest income ²⁾	€m	181.5	142.5	139.2	182.7	325.8
thereof risk provisions in the lending and securities business ³⁾	€m	22.4	-17.8	-194.6	-65.2	-4.1
thereof net commission income	€m	1,218.0	1,202.7	1,107.4	1,111.0	1,010.4
thereof net financial income ²⁾	€m	130.8	158.8	316.5	201.1	242.2
thereof other income	€m	-43.7	8.0	35.2	94.5	-134.1
Total expenses	€m	1,057.2	1,045.2	988.6	913.5	899.1
thereof administrative expenses (including depreciation)	€m	1,038.5	1,039.8	970.1	917.4	884.7
thereof restructuring expenses	€m	18.7	5.4	18.5	-3.9	14.4
Economic result	€m	451.8	448.9	415.1	610.6	541.1
Net income before tax	€m	516.9	480.5	489.5	601.0	871.7
Key ratios						
Return on equity (before tax) ⁴⁾	%	9.6	9.9	9.6	14.9	14.2
Cost/income ratio ⁵⁾	%	69.9	68.8	60.1	57.2	60.5
Key ratio figures						
		31 Dec 2018	31 Dec 2017	31 Dec 2016	31 Dec 2015	31 Dec 2014
Own funds (without/with transitional provisions)	€m	5,741/5,762	5,442/5,492	5,289/5,366	5,194/5,319	4,431/4,520
Total capital ratio (without/with transitional provisions)	€m	29,021	24,886	23,813	31,188	28,022
Common Equity Tier 1 capital ratio (without/ with transitional provisions)	%	15.4/15.4	16.7/17.0	16.7/17.7	12.4/13.5	11.8/13.4
Risk ratios						
Risk capacity	€m	5,920	5,912	5,785	5,868	5,562
Group risk ⁶⁾	€m	2,492	2,035	2,039	2,440	2,185
Utilisation of risk capacity	%	42.1	34.4	35.2	41.6	39.3
Key employee figures						
Number of employees		4,716	4,649	4,556	4,277	4,183
Number of full-time equivalents		4,179	4,078	3,990	3,722	3,678

¹⁾ The figure for 2017 was adjusted (please refer to note [43] "Income taxes" of the consolidated financial statements 2018).

²⁾ 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.

³⁾ 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; 2014: €-18.3m).

⁴⁾ 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.

⁵⁾ 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.

⁶⁾ Confidence level: 99.9%, holding period: one year.

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