

# Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		31 Dec 2022	31 Dec 2021	Change (%)
Total assets	€m	97,396	88,865	9.6
Total customer assets	€m	371,753	395,148	- 5.9
Retail customers	€m	188,490	196,485	- 4.1
Institutional customers	€m	183,263	198,662	- 7.8
Number of securities accounts	thousand	5,309	5,123	3.6
		<b>2022</b>	<b>2021</b>	
Net sales	€m	27,381	35,735	- 23.4
Retail customers	€m	20,754	25,032	- 17.1
Institutional customers	€m	6,627	10,703	- 38.1
PERFORMANCE INDICATORS				
Total income	€m	2,236.3	2,019.5	10.7
Total expenses	€m	1,251.5	1,171.8	6.8
Economic result	€m	984.8	847.8	16.2
Total of profit or loss before tax	€m	800.7	791.4	1.2
Return on equity before tax (balance sheet)	%	17.0	16.2	0.8%-Points
Cost/income ratio	%	55.0	58.6	- 3.7%-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		31 Dec 2022	31 Dec 2021	
Own funds	€m	6,751	6,075	11.1
Risk-weighted assets	€m	31,360	30,944	1.3
Total capital ratio	%	21.5	19.6	1.9%-Points
Common Equity Tier 1 capital ratio	%	17.4	15.2	2.2%-Points
Leverage ratio	%	7.1	6.2	0.8%-Points
MREL Ratio (RWA based)	%	52.0	59.7	- 7.7%-Points
MREL Ratio (leverage ratio exposure based)	%	19.1	21.7	- 2.7%-Points
Subordinated MREL requirements (risk-weighted assets based)	%	35.9	42.4	- 6.4%-Points
Subordinated MREL requirements (leverage ratio exposure based)	%	14.2	16.4	- 2.2%-Points
Net Stable Funding Ratio (NSFR)	%	118.1	118.9	- 0.8%-Points
Liquidity Coverage Ratio (LCR)	%	159.1	160.3	- 1.1%-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,150	4,000	3.8
Total risk	€m	2,488	1,731	43.7
Utilisation of risk appetite	%	59.9	43.3	16.6%-Points
RATING LONG-TERM (SHORT-TERM)				
Moody's		Aa2 (P-1)	Aa2 (P-1)	
Standard & Poor's		A (A-1)	A (A-1)	
SUSTAINABILITY RATING				
MSCI ESG		A	AA	
ISS ESG		C+ (Prime)	C+ (Prime)	
Sustainalytics		16.5 Low Risk	17.4 Low Risk	
Moody's ESG Solutions		55/100 Robust	55/100 Robust	
KEY EMPLOYEE FIGURES				
Number of employees		5,084	4,854	4.7
Number of active employees		4,373	4,243	3.0

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