

Deka Group at a glance

Business development indicators		31 Dec 2016	31 Dec 2015	Change %
Total assets	€m	85,955	107,981	-20.4
Total customer assets	€m	256,805	240,045	7.0
thereof retail customers	€m	128,650	123,058	4.5
thereof institutional customers	€m	128,155	116,987	9.5
Number of securities accounts	thousand	4,289	4,054	5.8

		2016	2015	
Net sales	€m	16,914	19,505	-13.3
thereof retail customers	€m	7,710	10,196	-24.4
thereof institutional customers	€m	9,204	9,308	-1.1

Performance indicators

Total income	€m	1,403.7	1,524.1	-7.9
thereof net interest income	€m	139.2	182.7	-23.8
thereof net commission income	€m	1,107.4	1,111.0	-0.3
Total expenses	€m	988.6	913.5	8.2
thereof administrative expenses (including depreciation)	€m	970.1	917.4	5.7
Economic result	€m	415.1	610.6	-32.0
Net income before tax	€m	489.5	601.0	-18.6

Key ratios

Return on equity	%	9.4	14.8	-5.4 %-Points
Cost/income ratio	%	60.7	57.7	3.0 %-Points

Key regulatory figures

(without transitional provisions – fully loaded)

		31 Dec 2016	31 Dec 2015	
Own funds	€m	5,289	5,194	1.8
Total capital ratio	%	22.2	16.7	5.5 %-Points
Common Equity Tier 1 capital ratio	%	16.7	12.4	4.3 %-Points

Risk ratios

Total risk-bearing capacity	€m	5,785	5,868	-1.4
Group risk (value-at-risk)	€m	2,039	2,440	-16.4
Utilisation of risk-bearing capacity	%	35.2	41.6	-6.4 %-Points

Non-guaranteed rating long-term (short-term)¹⁾

Moody's	Aa3 (P-1)	Aa3 (P-1)
Standard & Poor's	A+ (A-1)	A (A-1)

Sustainability rating

MSCI	AA	AA
oekom research	C+	C

Key employee figures

Number of employees	4,556	4,277	6.5
Number full-time equivalents	3,990	3,722	7.2

¹⁾ Moody's: Long-Term Senior Unsecured Debt and Issuer Rating; Standard & Poor's: Issuer Rating (as of 4 April 2017)

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