

# Deka Group at a glance

BUSINESS DEVELOPMENT INDICATORS		30 Jun 2021	31 Dec 2020	Change (%)
Total assets	€m	94,310	85,509	10.3
Total customer assets	€m	368,318	339,160	8.6
thereof retail customers	€m	181,110	167,159	8.3
thereof institutional customers	€m	187,208	172,001	8.8
Number of securities accounts	thousand	5,083	4,973	2.2
		<b>1<sup>st</sup> half 2021</b>	<b>1<sup>st</sup> half 2020</b>	
Net sales	€m	13,553	14,470	-6.3
thereof retail customers	€m	11,050	6,923	59.6
thereof institutional customers	€m	2,503	7,547	-66.8
PERFORMANCE INDICATORS				
Total income	€m	928.3	757.9	22.5
Total expenses	€m	585.4	595.5	-1.7
Economic result	€m	342.9	162.5	111.1
Total of profit or loss before tax	€m	333.9	244.0	36.8
Balance sheet based return on equity (before tax)	%	13.5	6.6	6.9 %-Points
Cost/income ratio	%	64.6	69.4	-4.8 %-Points
RISK INDICATORS – NORMATIVE PERSPECTIVE		<b>30 Jun 2021</b>	<b>31 Dec 2020</b>	
Own funds (fully loaded)	€m	5,981	5,753	4.0
Risk-weighted assets	€m	30,716	31,307	-1.9
Total capital ratio (fully loaded)	%	19.5	18.4	1.1 %-Points
Common Equity Tier 1 capital ratio (fully loaded)	%	15.3	14.2	1.1 %-Points
Leverage Ratio (fully loaded)	%	5.7	5.6	0.2 %-Points
MREL Ratio (risk-weighted assets based)	%	61.6	N/A	N/A
MREL Ratio (leverage ratio exposure based)	%	21.0	N/A	N/A
Subordinated MREL requirements (risk-weighted assets based)	%	44.8	N/A	N/A
Subordinated MREL requirements (leverage ratio exposure based)	%	15.3	N/A	N/A
Net Stable Funding Ratio (NSFR)	%	118.5	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	149.7	185.6	-35.9 %-Points
RISK INDICATORS – ECONOMIC PERSPECTIVE				
Risk appetite	€m	4,000	4,000	0.0
Total risk	€m	2,045	2,821	-27.5
Utilisation of risk appetite	%	51.1	70.5	-19.4 %-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		AA	AA	
ISS-ESG		C+ (Prime)	C+ (Prime)	
Sustainalytics		17.4 Low Risk	17.8 Low Risk	
KEY EMPLOYEE FIGURES				
Number of employees		4,823	4,711	2.4
Number of active employees		4,199	4,131	1.6

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