

Deka Group at a glance

Business development indicators		30 Jun 2021	31 Dec 2020	30 Jun 2020	30 Jun 2019	31 Dec 2018	31 Dec 2017
Total assets	€m	94,310	85,509	106,053	97,282	100,444	93,775
Total customer assets	€m	368,318	339,160	309,759	313,412	275,878	282,888
Retail customers	€m	181,110	167,159	155,215	158,749	137,169	138,951
Institutional customers	€m	187,208	172,001	154,544	154,662	138,709	143,937
Number of securities accounts	Thousand	5,083	4,973	4,879	4,787	4,654	4,492
		1st half 2021	1 Jan – 31 Dec 2020	1st half 2020	1 Jan – 31 Dec 2019	1 Jan – 31 Dec 2018	1 Jan – 31 Dec 2017
Net sales	€m	13,553	32,148	14,470	18,040	11,773	25,671
Retail customers	€m	11,050	12,600	6,923	11,117	11,296	12,309
Institutional customers	€m	2,503	19,548	7,547	6,923	477	13,362
Performance indicators							
Total income	€m	928.3	1,387.9	757.9	1,560.6	1,509.0	1,494.1
thereof: net interest income ¹⁾	€m	74.9	165.0	96.6	202.5	181.5	142.5
thereof: risk provisions in the lending and securities business	€m	18.4	-178.0	-68.9	-10.6	22.4	-17.8
thereof: net commission income	€m	738.3	1,308.9	576.7	1,343.7	1,218.0	1,202.7
thereof net financial income ¹⁾	€m	25.0	164.9	178.0	197.5	130.8	158.8
thereof: other operating income	€m	71.8	-72.9	-24.4	-172.5	-43.7	8.0
Total expenses	€m	585.4	1,118.5	595.5	1,126.7	1,057.2	1,045.2
thereof: administrative expenses (including depreciation)	€m	587.8	1,098.7	574.0	1,085.7	1,038.5	1,039.8
thereof: restructuring expenses	€m	-2.4	19.9	21.5	41.0	18.7	5.4
Economic result	€m	342.9	269.4	162.5	434.0	451.8	448.9
Total of profit or loss before tax	€m	333.9	385.5	244.0	410.7	516.9	480.5
Balance sheet based return on equity (before tax) ²⁾	%	13.5	5.5	6.6	9.0	9.6	9.9
Cost/income ratio ³⁾	%	64.6	70.2	69.4	69.1	69.9	68.8
Risk indicators – normative perspective		30 Jun 2021	31 Dec 2020	30 Jun 2020	31 Dec 2019	31 Dec 2018	31 Dec 2017
Own funds (without/with transitional rules)	€m	5,981/5,986	5,763/5,763	5,703/5,713	5,828/5,844	5,741/5,762	5,442/5,492
Risk-weighted assets	€m	30,716	31,307	34,489	32,229	29,021	24,886
Total capital ratio (without/with transitional rules)	%	19.5/19.5	18.4/18.4	16.5/16.6	18.1/18.1	19.8/19.9	21.9/22.1
Common Equity Tier 1 capital ratio (without/with transitional rules)	%	15.3/15.3	14.2/14.2	13.0/13.0	14.2/14.2	15.4/15.4	16.7/17.0
Leverage Ratio (without/with transitional rules)	%	5.7/5.7	5.6/5.6	4.5/4.5	4.9/4.9	4.6/4.6	4.7/4.8
MREL Ratio (risk-weighted assets based) ⁴⁾	%	61.6	N/A	N/A	N/A	N/A	N/A
MREL Ratio (leverage ratio exposure based)	%	21.0	N/A	N/A	N/A	N/A	N/A
Subordinated MREL requirements (risk-weighted assets based) ⁵⁾	%	44.8	N/A	N/A	N/A	N/A	N/A
Subordinated MREL requirements (leverage ratio exposure based)	%	15.3	N/A	N/A	N/A	N/A	N/A
Net Stable Funding Ratio (NSFR)	%	118.5	N/A	N/A	N/A	N/A	N/A
Liquidity Coverage Ratio (LCR)	%	149.7	185.6	149.2	170.6	149.8	152.5
Risk indicators – economic perspective							
Risk appetite ⁶⁾	€m	4,000	4,000	4,000	3,750	3,700	N/A
Total risk ⁷⁾	€m	2,045	2,821	3,272	2,395	2,492	2,035
Utilisation of risk appetite ⁸⁾	%	51.1	70.5	81.8	63.9	67.4	N/A
Key employee figures							
Number of employees		4,823	4,711	4,662	4,723	4,716	4,649
Number of active employees		4,199	4,131	4,090	4,108	4,179	4,078

¹⁾ 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.

²⁾ The return on equity (before tax) calculation 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.

³⁾ 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.

⁴⁾ MREL Ratio (balance sheet based) as at 31.12.2020: 25.2%, 30.06.2020: 19.9%, 31.12.2019: 22.0%

⁵⁾ Subordinated MREL requirements (balance sheet based) as at 31.12.2020: 19.2%

⁶⁾ Risk capacity 2017 in €m: 5,912

⁷⁾ Confidence level: 99.9%, holding period: one year.

⁸⁾ Utilisation of risk capacity 2017: 34.4%

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