

Deka Group at a glance

Business development indicators		30 Jun 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016	31 Dec 2015
Total assets ¹⁾	€m	108,752	100,444	93,775	85,955	107,981
Total customer assets	€m	297,667	275,878	282,888	256,805	240,045
thereof retail customers	€m	149,045	137,169	138,951	128,650	123,058
thereof institutional customers	€m	148,622	138,709	143,937	128,155	116,987
Number of securities accounts	thousand	4,688	4,654	4,492	4,289	4,054
			1 Jan – 31 Dec 2018	1 Jan – 31 Dec 2017	1 Jan – 31 Dec 2016	1 Jan – 31 Dec 2015
Net sales	€m	6,703	11,773	25,671	16,914	19,505
thereof retail customers	€m	4,434	11,296	12,309	7,710	10,196
thereof institutional customers	€m	2,269	477	13,362	9,204	9,308
Performance indicators						
Total income	€m	771.4	1,509.0	1,494.1	1,403.7	1,524.1
thereof net interest income ²⁾	€m	97.5	181.5	142.5	139.2	182.7
thereof risk provisions in the lending and securities business ³⁾	€m	-11.4	22.4	-17.8	-194.6	-65.2
thereof net commission income	€m	591.4	1,218.0	1,202.7	1,107.4	1,111.0
thereof net financial income ²⁾	€m	148.0	130.8	158.8	316.5	201.1
thereof other income	€m	-54.1	-43.7	8.0	35.2	94.5
Total expenses	€m	548.3	1,057.2	1,045.2	988.6	913.5
thereof administrative expenses (including depreciation)	€m	545.6	1,038.5	1,039.8	970.1	917.4
thereof restructuring expenses	€m	2.7	18.7	5.4	18.5	-3.9
Economic result	€m	223.1	451.8	448.9	415.1	610.6
Total of profit or loss before tax	€m	259.7	516.9	480.5	489.5	601.0
Key ratios						
Return on equity (before tax) ⁴⁾	%	9.3	9.6	9.9	9.6	14.9
Cost/income ratio ⁵⁾	%	69.7	69.9	68.8	60.1	57.2
Key ratio figures		30 Jun 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016	31 Dec 2015
Own funds (without/with transitional provisions)	€m	5,837/5,852	5,741/5,762	5,442/5,492	5,289/5,366	5,194/5,319
Risk-weighted assets (without/with transitional provisions)	€m	30,191	29,021	24,886	23,813	31,188
Total capital ratio (without/with transitional provisions)	%	19.3/19.4	19.8/19.9	21.9/22.1	22.2/22.5	16.7/17.1
Common Equity Tier 1 capital ratio (without/ with transitional provisions)	%	15.2/15.2	15.4/15.4	16.7/17.0	16.7/17.7	12.4/13.5
Risk ratios						
Risk capacity	€m	4,597	5,920	5,912	5,785	5,868
Group risk ⁶⁾	€m	2,691	2,492	2,035	2,039	2,440
Utilisation of risk capacity	%	58.5	42.1	34.4	35.2	41.6
Key employee figures						
Number of employees		4,741	4,716	4,649	4,556	4,277
Number of full-time equivalents		4,123	4,179	4,078	3,990	3,722

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).

⁴⁾ The return on equity (before tax) calculation was changed in 2017. Other prior-year figures have been adjusted for better comparability. 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 in the 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.