

DEKA'S BANKING BUSINESS

Meeting requirements – Assuring returns

The different sections of Deka's banking business provide savings banks, institutional customers and investment funds in asset management business with efficient access to the capital markets and finance. Based on the specific requirements of the individual customer, they offer a broad portfolio of products for the planning, control and administration of securities investments and balance sheet management. Banking and asset management are thus both essential parts of Deka's integrated business model.

tutional customers to make use of synergies and economies of scale – and to exploit opportunities while ensuring regulatory compliance. Whether the challenge involves the balanced management of liquidity risk, market conformity and liquidity tests, or equity exposures for insurance companies under Solvency II, our combination of capital markets expertise, innovation and customer understanding ensures that institutional customers achieve their objectives in the best way possible.

The customer-centred approach to banking is grounded in the seamless integration of investment solutions with infrastructure and advisory services. This enables insti-

The infrastructure and services for successful investing

Deka's banking services at a glance





Solutions for customer-centred asset management

Deka Asset Servicing is much more than a platform for securities administration. Deka offers many extra services in addition to master KVG and depository (custodian bank) functions, providing comprehensive support in securities business to savings banks and institutional investors – and helping them meet every demand of their end customers. Deka also provides assistance with the custody and administration of securities worldwide.

Control instruments such as the new Deka Easy Access tool enable you to keep track even in hectic market periods. Savings bank treasurers can use it to carry out effective analysis of their proprietary investments (*Depot A*) and react quickly where needed thanks to market information delivered in real time.



Infrastructure for successful multichannel business

As part of their digital multichannel management, savings banks can rely on digital solutions for their securities business in the “internet branch” of the savings banks. The “bevestor” digital development platform produces innovative solutions for securities business. Deka is continuously evolving the digital channel into an attractive offer-

ing for online securities investment, trading solutions and digital asset management, creating the basis for savings banks to continue growing their securities business and provide every customer group with solutions that meet their needs.



Linking customers and capital markets

Deka links customers to the global capital markets, and makes essential parts of the infrastructure for capital markets business available to institutional investors and savings banks. The business area is the central securities and collateral platform for the savings bank association,

and delivers customised services in areas such as securities lending. Deka manages the structuring of capital market issues both for its own products and those of its customers.



Turning loans into attractive investments

Transportation, infrastructure, property and export finance – Deka is a high-quality provider of financing and the leading provider of refinancing to the savings banks. By participating in club deals or syndications arranged by Deka or investing in funds organised to this end, savings banks have access to a broad spectrum of investment opportu-

nities for their proprietary investments (*Depot A*). Financing also supports business in the asset management area, for instance in property finance, where Deka concentrates on properties that are also focus areas for the property funds it manages and located in large, established markets in Europe, North America and Asia/Pacific.