

## Deka Group at a glance

<b>Business development indicators</b>		<b>31 Dec 2017</b>	<b>31 Dec 2016</b>	<b>31 Dec 2015</b>	<b>31 Dec 2014</b>	<b>31 Dec 2013</b>
Total assets	€m	93,740	85,955	107,981	113,175	116,073
Total customer assets <sup>1)</sup>	€m	282,888	256,805	240,045	220,356	188,725
thereof retail customers	€m	138,951	128,650	123,058	110,322	98,249
thereof institutional customers	€m	143,937	128,155	116,987	110,034	90,475
Number of securities accounts	thousand	4,492	4,289	4,054	3,922	3,954
		<b>1 Jan –</b>	<b>1 Jan –</b>	<b>1 Jan –</b>	<b>1 Jan –</b>	<b>1 Jan –</b>
		<b>31 Dec 2017</b>	<b>31 Dec 2016</b>	<b>31 Dec 2015</b>	<b>31 Dec 2014</b>	<b>31 Dec 2013</b>
Net sales <sup>1)</sup>	€m	25,671	16,914	19,505	13,169	7,444
thereof retail customers	€m	12,309	7,710	10,196	5,204	-102
thereof institutional customers	€m	13,362	9,204	9,308	7,965	7,546
<b>Performance indicators</b>						
Total income	€m	1,494.1	1,403.7	1,524.1	1,440.2	1,436.2
thereof net interest income	€m	155.6	139.2	182.7	325.8	375.5
thereof provisions for loan losses	€m	-28.5	-194.6	-65.2	-4.1	-26.9
thereof net commission income	€m	1,202.7	1,107.4	1,111.0	1,010.4	937.1
thereof net financial income	€m	156.3	316.5	201.1	242.2	309.0
thereof other income	€m	8.0	35.2	94.5	-134.1	-158.5
Total expenses	€m	1,045.2	988.6	913.5	899.1	934.7
thereof administrative expenses (including depreciation)	€m	1,039.8	970.1	917.4	884.7	895.4
thereof restructuring expenses	€m	5.4	18.5	-3.9	14.4	39.3
Economic result	€m	448.9	415.1	610.6	541.1	501.5
Net income before tax	€m	480.5	489.5	601.0	871.7	517.6
<b>Key ratios</b>						
Return on equity (before tax) <sup>2)</sup>	%	9.9	9.6	14.9	14.2	14.2
Cost/income ratio <sup>3)</sup>	%	68.3	60.7	57.7	61.3	61.2
<b>Key regulatory figures<sup>4)</sup></b>		<b>31 Dec 2017</b>	<b>31 Dec 2016</b>	<b>31 Dec 2015</b>	<b>31 Dec 2014</b>	<b>31 Dec 2013</b>
Own funds (without/with transitional provisions)	€m	5,442/5,492	5,289/5,366	5,194/5,319	4,431/4,520	3,824
Total capital ratio (without/with transitional provisions)	%	21.9/22.1	22.2/22.5	16.7/17.1	15.8/16.1	17.0
Common Equity Tier 1 capital ratio (without/with transitional provisions)	%	16.7/17.0	16.7/17.7	12.4/13.5	11.8/13.4	13.1
<b>Risk ratios</b>						
Risk capacity	€m	5,912	5,785	5,868	5,562	4,913
Group risk <sup>5)</sup>	€m	2,035	2,039	2,440	2,185	2,349
Utilisation of risk capacity	%	34.4	35.2	41.6	39.3	47.8
<b>Key employee figures</b>						
Number of employees		4,649	4,556	4,277	4,183	4,035
Number of full-time equivalents		4,078	3,990	3,722	3,678	3,538

<sup>1)</sup> The business development indicator "assets under management", which was used until the end of 2013, was replaced at the start of reporting year 2014 by the indicator "total customer assets" and net sales was also adjusted (both explanations are provided in the section of the 2014 annual report on risk and profit management at the Deka Group). The figures as at 31 December 2013 were adjusted with retrospective effect.

<sup>2)</sup> The return on equity (before tax) calculation was changed in 2017. The comparative figure for the year 2016 has been adjusted. 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.

<sup>3)</sup> The cost/income ratio corresponds to the ratio of total expenses (excluding restructuring expenses) to total income (before provisions for loan losses).

<sup>4)</sup> Regulatory ratios as at 31 December 2014 shown in accordance with CRR / CRD IV (with and without transitional provisions), as at 31 December 2013 with CRD III.

<sup>5)</sup> Confidence level: 99.9%, holding period: one year.

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