

DekaBank Group at a glance

Business development indicators		31.12.2009	31.12.2008	Change %
Total assets	€m	133,283	138,609	-3.8
Assets under Management (AMK and AMI)	€m	151,243	142,456	6.2
of which: Asset Management Capital Markets (AMK)	€m	130,115	123,515	5.3
of which: Asset Management Property (AMI)	€m	21,128	18,941	11.5
Number of securities accounts	thousand	4,817	5,024	-4.1
		1.1.-31.12.2009	1.1.-31.12.2008	
Net sales (AMK and AMI)	€m	1	1,938	-99.9
of which: Asset Management Capital Markets (AMK)	€m	-2,478	520	(< -300)
of which: Asset Management Property (AMI)	€m	2,479	1,418	74.8
Performance indicators				
Total income	€m	1,499.9	880.4	70.4
of which: Net interest income	€m	473.0	390.5	21.1
of which: Net commission income	€m	980.8	958.5	2.3
Total expenses	€m	838.1	808.9	3.6
of which: Administrative expenses (incl. depreciation)	€m	806.0	808.2	-0.3
Economic result	€m	661.8	71.5	(> 300)
Net income before tax	€m	520.2	-49.2	(> 300)
Key ratios				
Return on equity ¹⁾	%	20.3	2.2	18.1%-points
Cost/income ratio ²⁾	%	43.5	68.9	-25.4%-points
		31.12.2009	31.12.2008	
Key regulatory figures				
Capital and reserves	€m	4,052	3,862	4.9
Core capital ratio (incl. market risk positions)	%	9.7	8.4	1.3%-points
Core capital ratio (excl. market risk positions)	%	12.7	10.5	2.2%-points
Total capital ratio	%	13.8	12.5	1.3%-points
Risk ratios				
Total risk-bearing capacity	€m	5,152	5,043	2.2
Group risk (value-at-risk) ³⁾	€m	2,917	3,292	-11.4
Utilisation of risk-bearing capacity	%	56.6	65.3	-8.7%-points
Non-guaranteed rating (short-term/long-term)				
Moody's		P-1/Aa2	P-1/Aa2	
Standard & Poor's		A-1/A	A-1/A	
Key employee figures				
Number of employees		3,667	3,920	-6.5
Average number of positions occupied		3,294	3,355	-1.8

¹⁾ Return on equity (RoE before tax) corresponds to the economic result divided by equity at the start of the financial year, including atypical silent capital contributions.

²⁾ Cost/income ratio (CIR) corresponds to the ratio resulting from total expenses (excluding restructuring expenses) and total income (before risk provision).

³⁾ Confidence level: 99.9%, holding period: 1 year.