

DekaBank at a glance

Business development indicators		31.12.2009	31.12.2008	31.12.2007	31.12.2006	31.12.2005
Total assets	€m	133,283	138,609	106,482	104,928	114,982
Assets under management (AMK and AMI)	€m	151,243	142,456	165,201	155,387	153,220
of which: Asset Management Capital Markets (AMK)	€m	130,115	123,515	147,476	136,925	130,810
of which: Asset Management Property (AMI)	€m	21,128	18,941	17,725	18,462	22,410
Number of securities accounts	thousand	4,817	5,024	5,205	5,172	5,284
		1.1.–	1.1.–	1.1.–	1.1.–	1.1.–
		31.12.2009	31.12.2008	31.12.2007	31.12.2006	31.12.2005
Net sales (AMK and AMI)	€m	1	1,938	12,447	5,344	1,867
of which: Asset Management Capital Markets (AMK)	€m	-2,478	520	12,434	8,419	4,262
of which: Asset Management Property (AMI)	€m	2,479	1,418	13	-3,075	-2,395
Performance indicators						
Total income	€m	1,499.9	880.4	1,213.6	1,139.5	909.5
of which: Net interest income	€m	473.0	390.5	203.0	255.8	408.7
of which: Risk provision	€m	-352.4	-291.9	31.9	2.2	36.1
of which: Net commission income	€m	980.8	958.5	984.5	883.2	772.8
of which: Net financial income ¹⁾	€m	401.5	-123.6	-169.9	-8.1	-282.5
of which: Other income	€m	-3.0	-53.1	164.1	6.4	-25.6
Total expenses	€m	838.1	808.9	699.5	733.8	704.3
of which: Administrative expenses (incl. depreciation)	€m	806.0	808.2	692.1	699.9	650.4
of which: Restructuring expenses	€m	32.1	0.7	7.4	33.9	53.9
Economic result	€m	661.8	71.5	514.1	405.7	205.2
Net income before tax	€m	520.2	-49.2	523.8	447.1	423.2
Key ratios						
Return on equity ²⁾	%	20.3	2.2	17.4	15.3	8.6
Cost/income ratio ³⁾	%	43.5	68.9	58.6	61.5	74.5
Key regulatory figures		31.12.2009	31.12.2008	31.12.2007	31.12.2006	31.12.2005
Capital and reserves	€m	4,052	3,862	3,733	3,699	3,668
Core capital ratio (incl. market risk positions)	%	9.7	8.4	6.9	-	-
Core capital ratio (excl. market risk positions)	%	12.7	10.5	8.5	8.1	8.4
Total capital ratio	%	13.8	12.5	12.2	11.4	12.7
Risk ratios						
Total risk-bearing capacity	€m	5,152	5,043	5,683	5,271	4,596
Group risk (value-at-risk) ⁴⁾	€m	2,917	3,292	2,392	2,322	2,588
Utilisation of risk-bearing capacity	%	56.6	65.3	42.1	44.1	56.3
Non-guaranteed rating (short-term/long-term)						
Moody's		P-1/Aa2	P-1/Aa2	P-1/Aa2	P-1/Aa3	P-1/Aa3
Standard & Poor's		A-1/A	A-1/A	A-1/A	A-1/A	A-1/A
Key employee figures						
Number of employees		3,667	3,920	3,553	3,453	3,453
Average number of positions occupied		3,294	3,355	3,089	3,030	2,983

General note: since financial year 2007, DekaBank has applied IFRS 8 – Operating Segments. IFRS 8 defines the reporting requirements for business segments and adheres to the management approach in this respect. This approach requires that the structure of external reporting be based on the internally used control and reporting variables.

The economic result comprises net income before tax and the items "changes in the revaluation reserve before tax" and "interest rate-related valuation result from original lending and issuance business", which are reported under net financial income. Other income comprises other operating income and other operating expenses.

¹⁾ Net financial income comprises net trading income, net financial income from non-trading positions, the result from other financial investments, profit or loss on the repurchase of the Group's own issues, changes in the revaluation reserve before tax and the interest rate-related valuation result from original lending and issuance business.

²⁾ 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.

³⁾ Cost/income ratio (CIR) corresponds to the ratio resulting from total expenses (excluding restructuring expenses) and total income (before risk provision).

⁴⁾ Confidence level: 99.9%, holding period: 1 year.