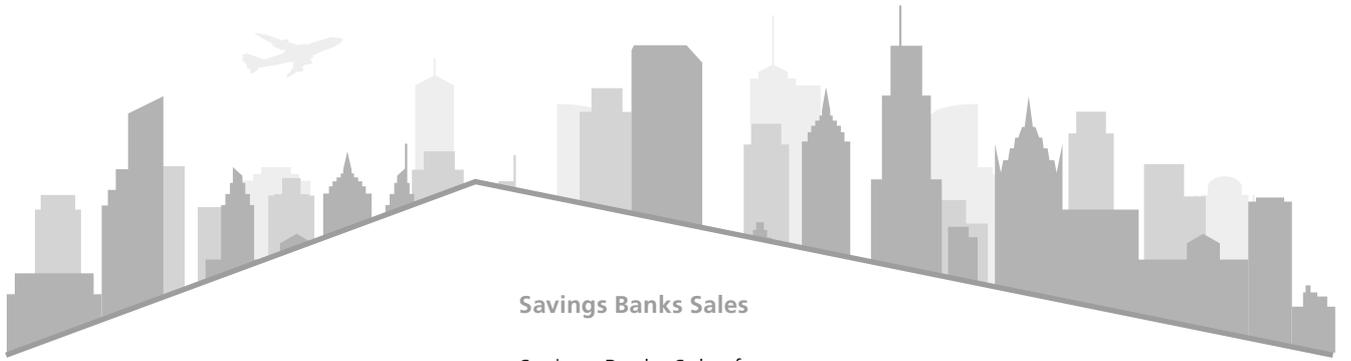


# Deka Group

## The Wertpapierhaus for the savings banks

The Deka Group relies on an integrated business model. Although separate operations from an organisational point of view, asset management and banking business work hand in hand to open up opportunities for returns for private and institutional customers in the low interest environment.

Deka was overall winner at the “Capital-Fonds-Kompass” awards 2017 and received a five-star rating for the fifth consecutive year, once again confirming our high standards of product quality. Our financial and sustainability ratings, too, send an important signal to our owners and customers: the Wertpapierhaus for the savings banks is in a strong position.



### Savings Banks Sales

Savings Banks Sales focuses on nationwide, comprehensive support for savings banks, helping them to deal with and advise customers directly. This also includes support for sales and marketing activities, as well as providing training on securities for the savings banks' sales advisers.

### Asset Management

#### Securities

The Securities business division is responsible for fundamental fund management, fund-based asset management, multi-asset products, quantitative fund management and ETFs. The range of products includes all major asset classes, from equity, bond, money market, mixed and capital-protected funds, and any combination of these, to advisory/management mandates and solution-oriented asset servicing offerings, with a focus on master KVGs for institutional customers.

#### Real Estate

The Real Estate business division's range of services is made up of property-based investment products for private and institutional investors. The product portfolio includes open-ended mutual property funds, special funds with both open and closed investor structures, individual property funds and credit funds.

### Banking business

#### Capital Markets

The Capital Markets business division's role in customer-related capital markets business is to bridge the gap between markets and customers, acting as a product developer and supplier, an infrastructure provider for capital markets transactions and a collateral and securities platform for savings banks and third-party institutional customers.

#### Financing

As well as providing refinancing for the savings banks, the Financing business division offers tailored specialised financing solutions such as infrastructure and transport finance and is also responsible for property financing.

↓  
Private customers



↑  
Institutional customers



### Institutional Sales

In institutional business, the focus is on solutions for third-party institutional customers such as foundations and pension funds, as well as our role as a management partner for the savings banks' Depot A business. The fact that customers can take advantage of our capital market and asset management expertise "all under one roof" is a true unique selling point for Deka here.

### Corporate Centres

The corporate centres provide support both to our sales teams and our business divisions. Alongside Treasury, the Corporate Centres comprise Corporate Office & Communications, Internal Audit, Legal, Compliance, Corporate Development, Human Resources & Organisation, Risk Control Capital Market Funds, Custody Services, Risk Control, Finance, IT and Credit Risk Office, and Transaction & Custodian Services.