

Key financial and operating data

in EUR million (unless otherwise stated)	2013	2014	2015	2016	2017
Balance sheet					
Total assets	200,054	196,287	199,743	208,227	220,659
Loans and receivables to credit institutions	8,377	7,442	4,805	3,469	9,126
Loans and receivables to customers	119,869	120,834	125,897	130,654	139,532
Trading, financial assets	51,269	50,131	47,542	47,586	42,752
Intangibles	2,441	1,441	1,465	1,390	1,524
Cash & other assets	18,099	16,439	20,035	25,127	27,726
Total liabilities and equity	200,054	196,287	199,743	208,227	220,659
Bank deposits	17,299	14,803	14,212	14,631	16,349
Customer deposits	122,415	122,583	127,946	138,013	150,969
Debt securities	33,124	31,140	29,654	27,192	25,095
Trading liabilities & other liabilities	12,494	14,319	13,124	11,789	9,958
Equity attributable to non-controlling interests	3,462	3,605	3,802	4,142	4,416
Equity attributable to owners of the parent	11,260	9,838	11,005	12,460	13,872
Own funds pursuant to Basel 3 (final)					
Total risk exposure amount	97,901	101,870	100,281	103,639	111,571
Total own funds	15,994	15,853	17,284	18,893	20,337
Common equity tier 1 capital (CET1)	11,199	10,811	12,045	13,256	14,448
Tier 2 capital (T2)	4,206	5,042	5,239	5,140	4,898
Total capital ratio	16.3%	15.6%	17.2%	18.2%	18.2%
CET1 capital ratio	11.4%	10.6%	12.0%	12.8%	12.9%
Income statement					
Net interest income	4,685.0	4,495.2	4,444.7	4,374.5	4,353.2
Net fee and commission income	1,806.5	1,869.8	1,861.8	1,783.0	1,851.6
Net trading result	218.8	242.3	210.1	283.8	222.8
Operating income	6,995.1	6,877.9	6,771.8	6,691.2	6,669.0
Operating expenses	-3,896.1	-3,787.3	-3,868.9	-4,028.2	-4,158.2
Operating result	3,099.0	3,090.7	2,902.9	2,663.0	2,510.8
Net impairment loss on financial assets	-1,849.9	-2,083.7	-729.1	-195.7	-132.0
Pre-tax result from continuing operations	302.9	-727.7	1,639.1	1,950.4	2,077.8
Net result attributable to owners of the parent	0.9	-1,382.6	968.2	1,264.7	1,316.2
Operating data					
Number of employees	45,670	46,067	46,467	47,034	47,702
Number of branches	2,833	2,792	2,735	2,648	2,565
Number of customers (in million)	16.5	16.2	15.8	15.9	16.1
Share price and key ratios					
High (EUR)	26.94	29.71	29.04	29.59	37.99
Low (EUR)	19.34	17.02	18.97	18.87	27.46
Closing price (EUR)	25.33	19.24	28.91	27.82	36.105
Price/earnings ratio	>100%	na	12.8	9.5	11.8
Dividend per share (EUR)	0.20	0.00	0.50	1.00	1.20
Payout ratio	>100%	0.0%	22.2%	34.0%	39.2%
Dividend yield	0.8%	0.0%	1.7%	3.6%	3.3%
Book value per share	26.2	22.9	25.6	27.8	30.0
Price/book ratio	1.0	0.8	1.1	1.0	1.2
Total shareholder return (TSR)	7.1%	-23.3%	50.3%	-2.0%	33.4%
Stock market data (Vienna Stock Exchange)					
Shares outstanding at the end of the period	429,800,000	429,800,000	429,800,000	429,800,000	429,800,000
Weighted average number of outstanding shares	411,553,048	427,533,286	426,726,297	426,668,132	426,679,572
Market capitalisation (EUR billion)	10.9	8.3	12.4	12.0	15.5
Trading volume (EUR billion)	8.3	9.3	10.0	11.4	11.0

The figures for the comparative periods 2014 and 2013 are restated according to IAS 8. The resulting retrospective changes in the presentation were explained in chapter B on significant accounting policies in the 2015 consolidated financial statements.

The net trading result presented in this overview includes the fair-value result for the years 2013 until 2015.

The calculation of own funds pursuant to Basel 3 is effective as of 1 January 2014. Until 31 December 2013 the calculation was effected pursuant to Basel 2.5.

Number of employees is defined as full-time equivalents as of the end of the reporting period.

The dividend payout ratio represents dividends paid to owners of the parent (excluding dividends paid on participation capital) for the respective year divided by the net result attributable to owners of the parent.

Shares outstanding include Erste Group shares held by savings banks that are members of the Haftungsverbund (cross-guarantee system).