

Key financial and operating data

Income statement (in EUR million)	2014	2015	2016	2017	2018
Net interest income	4,495.2	4,444.7	4,374.5	4,353.2	4,582.0
Net fee and commission income	1,869.8	1,861.8	1,783.0	1,851.6	1,908.4
Net trading result and gains/losses from financial instruments at FVPL	242.3	210.1	272.3	210.5	193.7
Operating income	6,877.9	6,771.8	6,691.2	6,669.0	6,915.6
Operating expenses	-3,787.3	-3,868.9	-4,028.2	-4,158.2	-4,181.1
Operating result	3,090.7	2,902.9	2,663.0	2,510.8	2,734.6
Impairment result from financial instruments	-2,083.7	-729.1	-195.7	-132.0	59.3
Other operating result	-1,752.9	-635.6	-665.0	-457.4	-304.5
Pre-tax result from continuing operations	-727.7	1,639.1	1,950.4	2,077.8	2,495.0
Net result attributable to owners of the parent	-1,382.6	968.2	1,264.7	1,316.2	1,793.4

Cost/income ratio	55.1%	57.1%	60.2%	62.4%	60.5%
Tax rate	-71.7%	22.2%	21.2%	19.7%	13.3%
Return on tangible equity	-15.8%	10.8%	12.3%	11.5%	15.2%
Earnings per share (in EUR)	-3.23	2.27	2.93	2.94	4.02

Balance sheet (in EUR million)	Dec 14	Dec 15	Dec 16	Dec 17	Dec 18
Cash and cash balances	7,835	12,350	18,353	21,796	17,549
Trading, financial assets	50,131	47,542	48,320	42,752	43,930
Loans and advances to banks	7,442	4,805	3,469	9,126	19,103
Loans and advances to customers	120,834	125,897	130,654	139,532	149,321
Intangible assets	1,441	1,465	1,390	1,524	1,507
Miscellaneous assets	8,604	7,685	6,775	5,929	5,382
Total assets	196,287	199,743	208,227	220,659	236,792
Financial liabilities held for trading	7,746	5,867	4,762	3,423	2,508
Deposits from banks	14,803	14,212	14,631	16,349	17,658
Deposits from customers	122,583	127,946	138,013	150,969	162,638
Debt securities issued	31,140	29,654	27,192	25,095	29,738
Miscellaneous liabilities	6,573	7,257	7,027	6,535	5,381
Total equity	13,443	14,807	16,602	18,288	18,869
Total liabilities and equity	196,287	199,743	208,227	220,659	236,792

Loan/deposit ratio	98.6%	98.4%	94.7%	92.4%	91.8%
NPL ratio	8.5%	7.1%	4.9%	4.0%	3.2%
NPL coverage (exc collateral)	68.9%	64.5%	69.1%	68.8%	73.0%
Texas ratio	55.8%	48.1%	34.6%	29.2%	24.5%
Total own funds (CRR final, in EUR million)	15,853	17,284	18,893	20,337	20,891
CET1 capital ratio (CRR final)	10.6%	12.0%	12.8%	12.9%	13.5%
Total capital ratio (CRR final)	15.6%	17.2%	18.2%	18.2%	18.1%

About the share	2014	2015	2016	2017	2018
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	427,533,286	426,726,297	426,668,132	426,679,572	426,696,221
Market capitalisation (in EUR billion)	8.3	12.4	12.0	15.5	12.5
High (in EUR)	29.71	29.04	29.59	37.99	42.38
Low (in EUR)	17.02	18.97	18.87	27.46	28.1
Closing price (in EUR)	19.24	28.91	27.82	36.105	29.05
Price/earnings ratio	n.a.	12.8	9.5	11.8	7.0
Dividend per share (in EUR)	0.00	0.50	1.00	1.20	1.40
Payout ratio	0.0%	22.2%	34.0%	39.2%	33.6%
Dividend yield	0.0%	1.7%	3.6%	3.3%	4.8%
Book value per share	22.9	25.6	27.8	30.0	31.1
Price/book ratio	0.8	1.1	1.0	1.2	0.9

Additional information	Dec 14	Dec 15	Dec 16	Dec 17	Dec 18
Employees (full-time equivalents)	46,067	46,467	47,034	47,702	47,397
Branches	2,792	2,735	2,648	2,565	2,507
Customers (in million)	16.2	15.8	15.9	16.1	16.2

The figures for the comparative period 2014 are restated according to IAS 8 (for details about the resulting retrospective changes in the presentation, please refer to chapter B on significant accounting policies in the 2015 consolidated financial statements).

CRR: Capital Requirements Regulation

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