

# Key financial and operating data

Income statement (in EUR million)	2015	2016	2017	2018	2019
Net interest income	4,444.7	4,374.5	4,353.2	4,582.0	4,746.8
Net fee and commission income	1,861.8	1,783.0	1,851.6	1,908.4	2,000.1
Net trading result and gains/losses from financial instruments at FVPL	210.1	272.3	210.5	193.7	293.8
Operating income	6,771.8	6,691.2	6,669.0	6,915.6	7,255.9
Operating expenses	-3,868.9	-4,028.2	-4,158.2	-4,181.1	-4,283.3
Operating result	2,902.9	2,663.0	2,510.8	2,734.6	2,972.7
Impairment result from financial instruments	-729.1	-195.7	-132.0	59.3	-39.2
Other operating result	-635.6	-665.0	-457.4	-304.5	-628.2
Pre-tax result from continuing operations	1,639.1	1,950.4	2,077.8	2,495.0	2,329.7
<b>Net result attributable to owners of the parent</b>	<b>968.2</b>	<b>1,264.7</b>	<b>1,316.2</b>	<b>1,793.4</b>	<b>1,470.1</b>
Net interest margin (on average interest-bearing assets)	2.59%	2.51%	2.40%	2.30%	2.18%
Cost/income ratio	57.1%	60.2%	62.4%	60.5%	59.0%
Provisioning ratio (on average gross customer loans)	0.56%	0.15%	0.09%	-0.03%	0.07%
Tax rate	22.2%	21.2%	19.7%	13.3%	18.0%
Return on tangible equity	10.8%	12.3%	11.5%	15.2%	11.2%
Earnings per share (in EUR)	2.27	2.93	2.94	4.02	3.23
<b>Balance sheet (in EUR million)</b>	<b>Dec 15</b>	<b>Dec 16</b>	<b>Dec 17</b>	<b>Dec 18</b>	<b>Dec 19</b>
Cash and cash balances	12,350	18,353	21,796	17,549	10,693
Trading, financial assets	47,542	48,320	42,752	43,930	44,295
Loans and advances to banks	4,805	3,469	9,126	19,103	23,055
Loans and advances to customers	125,897	130,654	139,532	149,321	160,270
Intangible assets	1,465	1,390	1,524	1,507	1,368
Miscellaneous assets	7,685	6,775	5,929	5,382	6,012
<b>Total assets</b>	<b>199,743</b>	<b>208,227</b>	<b>220,659</b>	<b>236,792</b>	<b>245,693</b>
Financial liabilities held for trading	5,867	4,762	3,423	2,508	2,421
Deposits from banks	14,212	14,631	16,349	17,658	13,141
Deposits from customers	127,946	138,013	150,969	162,638	173,846
Debt securities issued	29,654	27,192	25,095	29,738	30,371
Miscellaneous liabilities	7,257	7,027	6,535	5,381	5,437
Total equity	14,807	16,602	18,288	18,869	20,477
<b>Total liabilities and equity</b>	<b>199,743</b>	<b>208,227</b>	<b>220,659</b>	<b>236,792</b>	<b>245,693</b>
Loan/deposit ratio	98.4%	94.7%	92.4%	91.8%	92.2%
NPL ratio	7.1%	4.9%	4.0%	3.2%	2.5%
NPL coverage ratio (based on AC loans, ex collateral)	64.5%	69.1%	68.8%	73.4%	77.1%
Texas ratio	48.1%	34.6%	29.2%	24.5%	19.9%
Total own funds (CRR final, in EUR million)	17,284	18,893	20,337	20,891	21,961
CET1 capital ratio (CRR final)	12.0%	12.8%	12.9%	13.5%	13.7%
Total capital ratio (CRR final)	17.2%	18.2%	18.2%	18.1%	18.5%
<b>About the share</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
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	426,726,297	426,668,132	426,679,572	426,696,221	426,565,097
Market capitalisation (in EUR billion)	12.4	12.0	15.5	12.5	14.4
High (in EUR)	29.04	29.59	37.99	42.38	37.07
Low (in EUR)	18.97	18.87	27.46	28.10	28.23
Closing price (in EUR)	28.91	27.82	36.105	29.05	33.56
Price/earnings ratio	12.8	9.5	11.8	7.0	9.8
Dividend per share (in EUR)	0.50	1.00	1.20	1.40	1.50
Payout ratio	22.2%	34.0%	39.2%	33.6%	43.9%
Dividend yield	1.7%	3.6%	3.3%	4.8%	4.5%
Book value per share	25.6	27.8	30.0	31.1	32.9
Price/book ratio	1.1	1.0	1.2	0.9	1.0
<b>Additional information</b>	<b>Dec 15</b>	<b>Dec 16</b>	<b>Dec 17</b>	<b>Dec 18</b>	<b>Dec 19</b>
Employees (full-time equivalents)	46,467	47,034	47,702	47,397	47,284
Branches	2,735	2,648	2,565	2,507	2,373
Customers (in million)	15.8	15.9	16.1	16.2	16.6

Data as of 28 February 2020

CRR: Capital Requirements Regulation

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