



Figure 7: Erste Group Bank AG – Customer Deposits (in EUR billion).  
Source: FriedlResearch Data as of April 1, 2014.

## 8.3 EARNINGS

### 8.3.1 Income Statement (Year-on-Year)

	2008	2009	2010	2011	2012	2013
Net interest income	4,913.1	5,220.9	5,439.2	5,569.0	5,235.3	4,858.1
Net fee and commission income	1,971.1	1,772.8	1,842.5	1,787.2	1,720.8	1,810.0
Net trading result	114.7	585.1	321.9	122.3	273.4	293.2
General administrative expenses	-4.001.9	-3,807.4	-3,816.8	-3,850.9	-3,756.7	-3.653.5
EBIT	2,997.0	3,771.4	3,786.8	3,627.6	3,472.8	3,370.8
Risk provisions for loans and advances	-1,071.4	-2,056.6	-2,021.0	-2,266.9	-1,980.0	-1,763.4
Pre-tax profit/loss	576.2	1,261.3	1,324.2	-322.2	801.2	374.3
Net profit	859.6	903.4	878.7	-718.9	483.5	61.0

Table 37: Erste Group Bank AG – Income Statement 2008-2013.  
Source: FriedlResearch Data as of April 1, 2014.