**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)

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net interest income</td>
<td>4,913.1</td>
<td>5,220.9</td>
<td>5,439.2</td>
<td>5,569.0</td>
<td>5,235.3</td>
<td>4,858.1</td>
</tr>
<tr>
<td>Net fee and commission income</td>
<td>1,971.1</td>
<td>1,772.8</td>
<td>1,842.5</td>
<td>1,787.2</td>
<td>1,720.8</td>
<td>1,810.0</td>
</tr>
<tr>
<td>Net trading result</td>
<td>114.7</td>
<td>585.1</td>
<td>321.9</td>
<td>122.3</td>
<td>273.4</td>
<td>293.2</td>
</tr>
<tr>
<td>General administrative expenses</td>
<td>-4,001.9</td>
<td>-3,807.4</td>
<td>-3,816.8</td>
<td>-3,850.9</td>
<td>-3,756.7</td>
<td>-3,653.5</td>
</tr>
<tr>
<td>EBIT</td>
<td>2,997.0</td>
<td>3,771.4</td>
<td>3,786.8</td>
<td>3,627.6</td>
<td>3,472.8</td>
<td>3,370.8</td>
</tr>
<tr>
<td>Risk provisions for loans and advances</td>
<td>-1,071.4</td>
<td>-2,056.6</td>
<td>-2,021.0</td>
<td>-2,266.9</td>
<td>-1,980.0</td>
<td>-1,763.4</td>
</tr>
<tr>
<td>Pre-tax profit/loss</td>
<td>576.2</td>
<td>1,261.3</td>
<td>1,324.2</td>
<td>-322.2</td>
<td>801.2</td>
<td>374.3</td>
</tr>
<tr>
<td>Net profit</td>
<td>859.6</td>
<td>903.4</td>
<td>878.7</td>
<td>-718.9</td>
<td>483.5</td>
<td>61.0</td>
</tr>
</tbody>
</table>

Source: FriedlResearch Data as of April 1, 2014.