

8.6.5 Hungary

	2013	2012
Net interest income	256.5	335.2
Net fee and commission income	123.6	91.9
Net trading result	15.1	-15.9
General administrative expenses	-164.7	-169.5
Other operating result	-132.1	-72.9
EBIT	98.4	168.8
Risk provisions for loans and advances	-206.1	-215.0
Pre-tax profit/loss	-107.7	-46.2
Taxes on income	-1.1	-8.9
Net profit	-108.9	-55.1
Average risk-weighted assets	3,960	3,775
Average attributed equity	407	386
Cost/income ratio	41.7%	41.2%
Return on equity	na	na

Table 49: Erste Group Bank AG – Segment Report Hungary.
Source: FriedlResearch Data as of April 1, 2014.

8.6.6 Croatia

	2013	2012
Net interest income	234.3	253.7
Net fee and commission income	67.8	65.6
Net trading result	9.9	9.4
General administrative expenses	-127.8	-132.8
Other operating result	-24.3	-3.0
EBIT	160.2	192.8
Risk provisions for loans and advances	-168.8	-137.4
Pre-tax profit/loss	-8.6	55.5
Taxes on income	4.2	-9.8
Net profit	-4.4	45.7
Average risk-weighted assets	3,814	4,040
Average attributed equity	274	288
Cost/income ratio	40.9%	40.4%
Return on equity	na	8.2%

Table 50: Erste Group Bank AG – Segment Report Croatia.
Source: FriedlResearch Data as of April 1, 2014.