

# UniCredit Bank Hungary Zrt in Financial Cards and Payments (Hungary)

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## Abstracts

Despite unfavourable economic conditions in 2012 and the negative effect of the programme of early repayment of foreign currency loans, the bank managed to remain profitable. The bank strengthened its capital base and no additional capital injections in 2012 were needed. As a result of losses from early repayments and falling interest revenues due to a decreasing loan portfolio, revenues decreased, whereas costs increased only slightly due to enhanced cost efficiency. UniCredit's retail division...

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