



PROFIT AND LOSS ACCOUNT *thd. RON*

	30- Jun-14	30-Jun -13	Δ Jun 14 vs. Jun13
Interest income	894,828	928,856	-3.7%
Interest expenses	(325,863)	(470,736)	-30.8%
Net interest income	568,965	458,120	24.2%
Fee and commission income	230,743	199,264	15.8%
Fee and commission expenses	(37,424)	(31,910)	17.3%
Net fee and commission income	193,319	167,354	15.5%
Net trading income	56,155	59,921	-6.3%
Gains (losses) on available-for-sale assets	107,575	59,987	79.3%
Contribution, Deposits Guarantee Fund	(36,554)	(32,175)	13.6%
Other operating income	17,124	20,343	-15.8%
Operating income	906,584	733,550	23.6%
Personnel expenses	(216,258)	(200,442)	7.9%
Depreciation and amortization	(29,685)	(27,514)	7.9%
Other operating expenses	(158,230)	(155,146)	2.0%
Operating expenses	(404,173)	(383,102)	5.5%
Net impairment losses on assets and credit commitments	(256,273)	(141,033)	81.7%
Profit before income tax	246,138	209,415	17.5%
Income tax expense	(34,065)	(29,230)	16.5%
Net profit	212,073	180,185	17.7%

Sediul Central

Cluj-Napoca, Cluj
Str. G. Barițiu nr. 8, 400027
Tel.: +(4)0264.407.150 | Fax: +(4)0264.407.179
www.bancatransilvania.ro

Banca oamenilor întreprinzători