



Profit and loss account Th RON	31Mar-13	31-Mar-12	Δ Mar 13 vs. Mar12
Interest income	496,810	493,956	1.01
Interest expense	(245,684)	(258,083)	0.95
Net interest income	251,126	235,873	1.06
Fee and commission income	94,195	110,577	0.85
Fee and commission expense	(14,335)	(12,089)	1.19
Net fee and commission income	79,860	98,488	0.81
Net trading income	31,994	39,454	0.81
Deposit Guarantee Fund	(15,442)	(13,415)	1.15
Other operating income	9,255	19,448	0.48
Operating income	356,793	379,848	0.94
Personnel expenses	(93,009)	(91,981)	1.01
Depreciation and amortization	(12,049)	(12,251)	0.98
Other operating expenses	(75,648)	(83,225)	0.91
Operating expenses	(180,706)	(187,457)	0.96
Operating profit	176,087	192,391	0.92
Net impairment losses on assets, other liabilities and credit commitments	(75,698)	(83,880)	0.90
Profit before income tax	100,389	108,511	0.93
Income tax expense	(15,993)	(16,689)	0.96
Net profit	84,396	91,822	0.92