



## INCOME STATEMENT *thd. RON*

	30-Sep-14	30-Sep-13	Δ Sep-14 vs. Sep-13
Interest income	1.327.985	1.389.524	-4,4%
Interest expenses	(474.113)	(672.599)	-29,5%
<b>Net interest income</b>	<b>853.872</b>	<b>716.925</b>	<b>19,1%</b>
Fee and commission income	360.103	310.552	16,0%
Fee and commission expenses	(60.816)	(51.408)	18,3%
<b>Net fee and commission income</b>	<b>299.287</b>	<b>259.144</b>	<b>15,5%</b>
Net trading income	93.674	96.529	-3,0%
Gains (losses) on available-for-sale assets	222.409	94.151	136,2%
Contribution, Deposits Guarantee Fund	(54.842)	(48.263)	13,6%
Other operating income	34.851	29.239	19,2%
<b>Operating income</b>	<b>1.449.251</b>	<b>1.147.725</b>	<b>26,3%</b>
Personnel expenses	(332.417)	(312.794)	6,3%
Depreciation and amortization	(44.017)	(42.144)	4,4%
Other operating expenses	(236.723)	(227.746)	3,9%
<b>Operating expenses</b>	<b>(613.157)</b>	<b>(582.684)</b>	<b>5,2%</b>
Net impairment losses on assets and credit commitments	(442.019)	(280.541)	57,6%
<b>Profit before income tax</b>	<b>394.075</b>	<b>284.500</b>	<b>38,5%</b>
Income tax expense	(55.939)	(44.262)	26,4%
<b>Net Profit</b>	<b>338.136</b>	<b>240.238</b>	<b>40,8%</b>

### Sediul Central

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