

PROFIT AND LOSS ACCOUNT AND OTHER COMPREHENSIVE INCOME

<i>thd. RON</i>	31- Dec-14	31-Dec -13	Δ Dec14 vs. Dec13
Interest income	1,756,614	1,846,013	-4.8%
Interest expenses	(619,014)	(855,631)	-27.7%
Net interest income	1,137,600	990,382	14.9%
Fee and commission income	498,805	435,175	14.6%
Fee and commission expenses	(92,187)	(73,439)	25.5%
Net fee and commission income	406,618	361,736	12.4%
Net trading income	126,805	128,832	-1.6%
Gains (losses) on available-for-sale assets	338,784	203,613	66.4%
Contribution, Deposits Guarantee Fund	(73,152)	(64,398)	13.6%
Other operating income	58,957	39,172	50.5%
Operating income	1,995,612	1,659,337	20.3%
Personnel expenses	(458,573)	(441,242)	3.9%
Depreciation and amortization	(57,385)	(56,780)	1.1%
Other operating expenses	(320,560)	(310,829)	3.1%
Operating expenses	(836,518)	(808,851)	3.4%
Net impairment losses on assets and credit commitments	(637,811)	(407,384)	56.6%
Profit before income tax	521,283	443,102	17.6%
Income tax expense	(73,179)	(68,204)	7.3%
Net Profit	448,104	374,898	19.5%

Sediul Central

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Banca oamenilor întreprinzători

	31- Dec-14	31-Dec -13	Δ Dec14 vs. Dec13
Profit for the year	448,104	374,898	19.5%
Items that may never be reclassified to profit or loss	751	-5,568	
Increases/decreases from revaluation of property and equipment, net of tax	447	-5,517	
Other comprehensive income items	304	-51	
Items that are or may be reclassified to profit or loss	103,831	10,303	907.8%
Fair value reserves (from available-for-sale financial assets) net of tax, out of which:	103,831	10,303	907.8%
Net gain from transactions with available-for-sale financial instruments transferred to profit and loss account	-310,804	-187,552	65.7%
Fair value changes of available-for-sale financial instruments	414,635	197,855	109.6%
Total comprehensive income for the year	552,686	379,633	45.6%

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