

PROFIT AND LOSS ACCOUNT <i>thd. LEI</i>	30-Sept-12	30-Sept-11	Δ 30-Sept-12 vs, 30-Sept-11
Interest income	1,506,577	1,341,881	1.12
Interest expense	(798,066)	(694,540)	1.15
Net interest income	708,511	647,341	1.09
Fee and commission income	358,371	322,686	1.11
Fee and commission expense	(44,125)	(36,345)	1.21
Net fee and commission income	314,246	286,341	1.10
Net trading income	100,912	73,345	1.38
Other operating income	33,867	14,761	2.29
Operating income	1,157,536	1,021,788	1.13
Personnel expenses	(313,382)	(278,044)	1.13
Depreciation and amortization	(35,055)	(36,927)	0.95
Other operating expenses	(268,534)	(233,369)	1.15
Operating expenses	(616,971)	(548,340)	1.13
Operating profit	540,565	473,448	1.14
Net impairment losses on assets, other liabilities and credit commitments	(265,737)	(219,460)	1.21
Profit before income tax	274,828	253,988	1.08
Income tax expense	(9,396)	(49,472)	0.19
Net profit	265,432	204,516	1.30