

## Income statement for the period January 1 to June 30, 2023

€ million	(Note)	Jan. 1– Jun. 30, 2023	Jan. 1– Jun. 30, 2022
Net interest income	(06)	1,863	1,475
Interest income		6,093	2,193
Interest income calculated using the effective interest method		6,015	2,151
Interest income not calculated using the effective interest method		79	42
Current income and expense		42	35
Interest expense		-4,273	-752
Net fee and commission income	(07)	1,314	1,364
Fee and commission income		2,599	2,732
Fee and commission expenses		-1,285	-1,368
Gains and losses on trading activities	(08)	293	359
Gains and losses on investments	(09)	-8	-53
Other gains and losses on valuation of financial instruments	(10)	63	105
Gains and losses from the derecognition of financial assets measured at amortized cost		5	11
Insurance service result	(11)	1,163	1,051
Gains and losses on investments held by insurance companies and other insurance company gains and losses	(12)	2,075	-3,602
of which interest income calculated using the effective interest method		797	742
Insurance finance income or expenses	(13)	-2,496	2,367
Gains and losses from the derecognition of financial assets measured at amortized cost in the insurance business		3	6
Loss allowances	(14)	-52	-60
Administrative expenses	(15)	-2,320	-2,242
Other net operating income	(16)	51	156
<b>Profit before taxes</b>		<b>1,954</b>	<b>938</b>
Income taxes	(17)	-542	-362
<b>Net profit</b>		<b>1,412</b>	<b>577</b>
Attributable to:			
Shareholders of DZ BANK		1,365	629
Non-controlling interests		47	-53