

## Income statement for the period January 1 to June 30, 2024

€ million	(Note)	Jan. 1– Jun. 30, 2024	Jan. 1– Jun. 30, 2023
Net interest income	(04)	2,358	1,863
Interest income		7,953	6,093
Interest income calculated using the effective interest method		7,793	6,015
Interest income not calculated using the effective interest method		159	79
Current income and expense		41	42
Interest expense		-5,635	-4,273
Net fee and commission income	(05)	1,565	1,314
Fee and commission income		2,838	2,599
Fee and commission expenses		-1,273	-1,285
Gains and losses on trading activities	(06)	-473	293
Gains and losses on investments	(07)	12	-8
Other gains and losses on valuation of financial instruments	(08)	112	63
Gains and losses from the derecognition of financial assets measured at amortized cost		36	5
Insurance service result		970	1,132
Insurance revenue	(45)	6,158	6,168
Insurance service expenses		-5,113	-4,947
Net income/expenses from reinsurance contracts held		-75	-89
Gains and losses on investments held by insurance companies and other insurance company gains and losses	(09)	2,945	2,075
of which interest income calculated using the effective interest method		939	797
Insurance finance income or expenses	(10)	-3,407	-2,487
Gains and losses from the derecognition of financial assets measured at amortized cost in the insurance business		2	3
Loss allowances	(11)	-206	-52
Administrative expenses	(12)	-2,276	-2,320
Other net operating income	(13)	73	51
<b>Profit before taxes</b>		<b>1,711</b>	<b>1,932</b>
Income taxes	(14)	-465	-536
<b>Net profit</b>		<b>1,246</b>	<b>1,397</b>
Attributable to:			
Shareholders of DZ BANK		1,182	1,351
Non-controlling interests		64	45