Income statement for the period January 1 to June 30, 2026

€ million	(Note)	Jan. 1– Jun. 30, 2026	Jan. 1– Jun. 30, 2025
Net interest income	(05)	1,803	1,913
Interest income		6,558	7,306
Interest income calculated using the effective interest method		6,052	6,206
Interest income not calculated using the effective interest method		506	1,100
Current income and expense		51	52
Interest expense		-4,806	-5,445
Net fee and commission income	(06)	2,022	1,662
Fee and commission income		3,408	2,997
Fee and commission expenses		-1,385	-1,335
Gains and losses on trading activities	(07)	351	191
Gains and losses on investments	(08)	-1	-38
Other gains and losses on valuation of financial instruments	(09)	-31	21
Gains and losses from the derecognition of financial assets measured at amortized cost		3	8
Insurance service result		1,329	1,078
Insurance revenue	(48)	6,686	6,274
Insurance service expenses	(50)	-5,151	-5,062
Net income/expenses from reinsurance contracts held		-206	-134
Gains and losses on investments held by insurance companies and other insurance company gains and losses	(10)	3,698	-226
of which interest income calculated using the effective interest method		1,085	997
Insurance finance income or expenses	(11)	-3,928	-88
Gains and losses from the derecognition of financial assets measured at amortized cost in the insurance business		-	2
Loss allowances	(12)	-312	-241
Administrative expenses	(13)	-2,507	-2,321
Other net operating income	(14)	93	165
Profit before taxes		2,520	2,127
Income taxes	(15)	-767	-633
Net profit		**1,753**	**1,494**
Attributable to:			
Shareholders of DZ BANK		1,659	1,410
Non-controlling interests		94	84