

## INCOME STATEMENT JANUARY TO MARCH 2015

according to International Financial Reporting Standards (IFRS)

Items	Line	financial results in CZK thousand
Interest and similar income	1	824 815
Interest expense and similar charges	2	-486 533
<b>Net interest income</b>	<b>3</b>	<b>338 282</b>
Fee and commission income	4	6 744
Fee and commission expense	5	-4 601
<b>Net fee and commission income</b>	<b>6</b>	<b>2 143</b>
Realized gains from financial assets and liabilities not carried at fair value through profit and loss and state subsidy	7	-166 954
Net trading income/(expense)	8	-102 232
Gains (losses) from hedge accounting	9	66 553
Foreign exchange gains/(losses)	10	104 028
Other operating earnings	11	5
Other operating earnings	12	80
<b>Operating earnings</b>	<b>13</b>	<b>-98 521</b>
Other administrative expenses	14	-81 541
Other operating expenses	15	-14 308
Amortisation and depreciation	16	-12 032
Additions to provisions	17	0
<b>Operating costs</b>	<b>18</b>	<b>-107 881</b>
Impairment losses on loans	19	-10 120
<b>Profit before income tax</b>	<b>20</b>	<b>123 904</b>
Income tax expense	21	-24 600
<b>Profit for the year</b>	<b>22</b>	<b>99 304</b>

ING. Karel Bureš  
Chairman of the Board of Directors

