

## INCOME STATEMENT JANUARY TO JUNE 2015

according to International Financial Reporting Standards (IFRS)

Items	Line	financial results in CZK thousand
Interest and similar income	1	1 525 614
Interest expense and similar charges	2	-971 764
<b>Net interest income</b>	<b>3</b>	<b>553 851</b>
Fee and commission income	4	22 807
Fee and commission expense	5	-10 504
<b>Net fee and commission income</b>	<b>6</b>	<b>12 303</b>
Realized gains from financial assets and liabilities not carried at fair value through profit and loss and state subsidy	7	-145 048
Net trading income/(expense)	8	-26 838
Gains (losses) from hedge accounting	9	165 314
Foreign exchange gains/(losses)	10	-88 936
Other operating earnings	11	10
Other operating earnings	12	1 663
<b>Operating earnings</b>	<b>13</b>	<b>-93 834</b>
Other administrative expenses	14	-159 250
Other operating expenses	15	-52 724
Amortisation and depreciation	16	-23 660
Additions to provisions	17	0
<b>Operating costs</b>	<b>18</b>	<b>-235 635</b>
Impairment losses on loans	19	-5 988
<b>Profit before income tax</b>	<b>20</b>	<b>230 696</b>
Income tax expense	21	-49 967
<b>Profit for the year</b>	<b>22</b>	<b>180 730</b>

ING. Karel Bureš  
Chairman of the Board of Directors

