

INCOME STATEMENT JANUARY TO SEPTEMBER 2015

according to International Financial Reporting Standards (IFRS)

Items	Line	financial results in CZK thousand
Interest and similar income	1	2 207 914
Interest expense and similar charges	2	-1 453 988
Net interest income	3	753 926
Fee and commission income	4	31 449
Fee and commission expense	5	-15 525
Net fee and commission income	6	15 924
Realized gains from financial assets and liabilities not carried at fair value through profit and loss and state subsidy	7	-147 106
Net trading income/(expense)	8	27 408
Gains (losses) from hedge accounting	9	198 113
Foreign exchange gains/(losses)	10	-136 433
Other operating earnings	11	31
Other operating earnings	12	1 834
Operating earnings	13	-56 152
Other administrative expenses	14	-229 559
Other operating expenses	15	-64 366
Amortisation and depreciation	16	-34 310
Additions to provisions	17	0
Operating costs	18	-328 235
Impairment losses on loans	19	-23 173
Profit before income tax	20	362 290
Income tax expense	21	-102 859
Profit for the year	22	259 432

ING. Karel Bureš
Chairman of the Board of Directors

