

## Income statement for the period January 1 to December 31, 2025

€ million	(Note)	2025	2024
Net interest income	(33)	3,839	4,670
Interest income		13,832	15,716
Interest income calculated using the effective interest method		12,220	15,533
Interest income not calculated using the effective interest method		1,612	183
Current income and expense		133	127
Interest expense		-10,127	-11,173
Net fee and commission income	(34)	3,370	3,191
Fee and commission income		6,129	5,767
Fee and commission expenses		-2,759	-2,575
Gains and losses on trading activities	(35)	281	-842
Gains and losses on investments	(36)	105	65
Other gains and losses on valuation of financial instruments	(37)	-127	229
Gains and losses from the derecognition of financial assets measured at amortized cost	(38)	28	40
Insurance service result		2,604	1,400
Insurance revenue	(87)	12,970	12,165
Insurance service expenses	(89)	-10,101	-10,548
Net income/expenses from reinsurance contracts held	(89)	-264	-217
Gains and losses on investments held by insurance companies and other insurance company gains and losses	(39)	2,272	5,094
of which interest income calculated using the effective interest method		2,037	1,936
Insurance finance income or expenses	(40)	-2,853	-5,351
Gains and losses from the derecognition of financial assets measured at amortized cost in the insurance business	(41)	-	4
Loss allowances	(42)	-653	-845
Administrative expenses	(43)	-4,804	-4,552
Other net operating income	(44)	219	200
<b>Profit before taxes</b>		<b>4,282</b>	<b>3,303</b>
Income taxes	(45)	-1,402	-913
<b>Net profit</b>		<b>2,880</b>	<b>2,390</b>
Attributable to:			
Shareholders of DZ BANK		2,637	2,221
Non-controlling interests		243	169