

**Table 14. Selected expenses of non-banking monetary institutions (CZK mil.)**

Indicator		nr.	Year 2003
<b>Financial expenses</b>		01	<b>61 225</b>
	<i>Interests payable</i>	02	10 849
	<i>Rate losses</i>	03	5 719
<b>Personnel costs</b>		04	<b>5 153</b>
<b>Consumption of materials, energy and services</b>		05	<b>17 872</b>
	<i>Travel expenses</i>	06	162
	<i>Financial leasing instalments</i>	07	371
	<i>Rents</i>	08	233
<b>Taxes and fees</b>		09	<b>362</b>
<b>Reserves and adjustments creation</b>		10	<b>7 135</b>
<b>Depreciation of tangible and intangible assets</b>		11	<b>86 695</b>
<b>Other operating charges</b>		12	<b>37 988</b>
	<i>Gifts</i>	13	62
	<i>Fines, penalties and interests in overdue payments from NF activities</i>	14	43
	<i>Premiums</i>	15	3 757
	<i>Shortages and damages</i>	16	1 709
<b>Extraordinary expenses</b>		17	<b>1 157</b>
	<i>Change of method</i>	18	10
<b>Tax on profit or loss</b>		19	<b>3 281</b>