

Earnings performance of the local cooperative banks in 2022*

	2022*		2021	
	absolut in Mio. €	in % der DBS	absolut in Mio. €	in % der DBS
Net interest income	17.666	1,52	16.327	1,47
Net fee and commission income	6.276	0,54	6.146	0,55
Administrative expenses	15.805	1,36	15.242	1,37
Teilbetriebsergebnis	8.137	0,70	7.231	0,65
Operating profit before gains and losses on valuation	9.066	0,78	7.882	0,71
Gains and losses on valuation	-4.532	-0,39	-17	0,00
Net income for the year before taxes	4.418	0,38	7.742	0,70
Profit-dependent taxes	1.278	0,11	2.012	0,18
Fund for general banking risks (addition)	-930	-0,08	-4.100	-0,34
Net income for the year after taxes	2.210	0,19	1.630	0,18

* Preliminary, last updated March 07, 2023.

Source: National Association of German Cooperative Banks (BVR).