

Earnings performance of the local cooperative banks in 2025*

	2025*		2024	
	<i>absolut in Mio. €</i>	<i>in % der DBS</i>	<i>absolut in Mio. €</i>	<i>in % der DBS</i>
Net interest income	21.466	1,76	20.421	1,73
Net fee and commission income	6.681	0,55	6.548	0,55
Administrative expenses	17.478	1,44	16.987	1,44
Partial operating result	10.669	0,87	9.982	0,84
Operating profit before gains and losses on valuation	11.733	0,96	11.034	0,93
Gains and losses on valuation	-2.193	-0,18	-2.184	-0,18
Net income for the year before taxes	9.547	0,78	8.669	0,73
Profit-dependent taxes	2.767	0,23	2.622	0,22
Fund for general banking risks (addition)	-4.500	-0,37	-4.249	-0,36
Net income for the year after taxes	2.280	0,18	1.798	0,15

* Preliminary, last updated March 10, 2025

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