

Consolidated income statement of the Cooperative Financial Network

GuV-en

Income statement	2025		2024		Change	
	euro million	% ATA	euro million	% ATA	euro million	%
Net interest income	24.513	1,48%	24.316	1,50%	197	0,81%
Allowances for losses on loans and advances	-4.317	-0,26%	-4.488 ¹	-0,28%	171	-3,81%
Net fee and commission income	9.853	0,59%	9.481	0,59%	372	3,92%
Gains and losses on trading activities	384	0,02%	-643	-0,04%	1.027	> 100%
Gains and losses on investments	142	0,01%	930 ¹	0,06%	-788	-84,73%
Other gains and losses on valuation of financial instruments	-48	0,00%	150	0,01%	-198	> 100%
Net income from insurance business	2.457	0,15%	1.579	0,10%	878	55,60%
Other net operating expense / income	760	0,05%	823 ¹	0,05%	-63	-7,65%
Administrative expenses	-22.178	-1,34%	-20.815	-1,29%	-1.363	6,55%
Profit before taxes	11.566	0,70%	11.333	0,70%	233	2,06%
Income taxes	-4.191	-0,25%	-3.489 ¹	-0,22%	-702	20,12%
Net profit	7.375	0,45%	7.843	0,48%	-468	-5,97%
Cost / income ratio	58,3%		56,8%		1,5	percentage points

¹ amount adjusted