

Earnings performance of the local cooperative banks in 2024*

	2024*		2023	
	absolute in Mio. €	in % of DBS	absolute in Mio. €	in % of DBS
Net interest income	20.492	1,73	20.337	1,75
Net fee and commission income	6.515	0,55	6.270	0,54
Administrative expenses	17.056	1,44	16.696	1,44
Partial operating result	9.951	0,84	9.911	0,85
Operating profit before gains and losses on valuation	11.253	0,95	11.005	0,95
Gains and losses on valuation	-1.659	-0,14	-1.205	-0,11
Net income for the year before taxes	9.476	0,80	9.259	0,80
Profit-dependent taxes	2.724	0,23	2.547	0,22
Fund for general banking risks (addition)	-4.619	-0,39	-4.757	-0,41
Net income for the year after taxes	2.133	0,18	1.955	0,17

* Preliminary, last updated March 10, 2025

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