



RECLASSIFIED INCOME STATEMENT

(Amounts are shown in €/thousand)	30/06/2025	30/06/2024	CHANGES	
			Absolute	%
NET INTEREST MARGIN	116,849	144,438	-27,589	-19,10
Net fees and commissions	67,653	66,745	908	1,36
Net profit (loss) from trading, hedging, assets/liabilities measured at fair value through profit or loss and at fair value through other comprehensive income	-3,602	-4,362	760	-17,42
Dividends and similar income	12,789	12,698	91	0,71
Other operating expenses/income	1,516	1,933	-417	-21,59
GROSS BANKING INCOME	195,205	221,452	-26,247	-11,85
Gains/Losses on disposal of financial assets measured at amortised cost	220	-4,431	4,651	n.s.
Net adjustments for credit risk to financial assets measured at amortised cost	-17,706	-73,836	56,130	-76,02
Profits/losses from contractual changes without derecognition	-29	-163	134	-82,11
NET BANKING INCOME	177,690	143,022	34,668	24,24
Operating Costs:	-118,635	-122,153	3,518	-2,88
Personnel expenses	-67,002	-64,106	-2,896	4,52
Other administrative expenses	-41,447	-47,913	6,466	-13,50
of which: other administrative expenses	-41,408	-37,809	-3,599	9,52
of which: contributions to the National Resolution Fund, SRF and DGS	-39	-10,104	10,065	-99,61
Net adjustments to property, plant and equipment/intangible assets	-10,186	-10,134	-52	0,51
GROSS OPERATING PROFIT (LOSS)	59,055	20,869	38,186	182,98
Net allocations to provisions for risks and charges	-1,480	-8,343	6,863	-82,25
Other non-recurring income/charges	4	0	4	100,00
PROFIT BEFORE TAX FROM CONTINUING OPERATIONS	57,579	12,526	45,053	n.s.
Taxes	-18,842	-4,050	-14,792	n.s.
PROFIT FROM CONTINUING OPERATIONS	38,737	8,476	30,261	n.s.
PROFIT FOR THE PERIOD	38,737	8,476	30,261	n.s.