



Coop Pank Group Unaudited financial results for September 2026

20.10.2026

September: Strong monthly profit

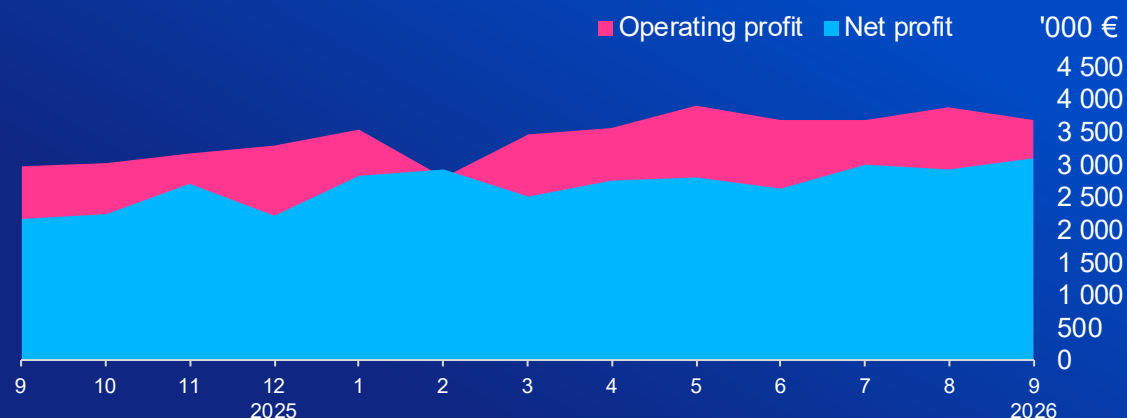
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	09.26	08.26	09.26	09.25	Difference	YoY
Net operating income ('000 €)	7 914	7 927	66 866	58 397	+8 469	+15%
Interest	7 553	7 629	63 061	54 232	+8 829	+16%
Service fee and commissions	312	263	3 102	3 421	-319	-9%
Other	50	35	703	744	-42	-6%
Operating expenses	4 213	4 023	34 490	30 070	+4 420	+15%
Payroll expenses	2 504	2 498	20 248	17 968	+2 280	+13%
Other expenses	1 708	1 525	14 243	12 102	+2 141	+18%
Operating profit	3 702	3 904	32 375	28 327	+4 048	+14%
Financial assets impairment losses	-34	369	2 186	2 258	-72	-3%
Profit before income tax	3 736	3 535	30 190	26 069	+4 121	+16%
Income tax	623	596	4 586	4 537	+50	
Net profit	3 113	2 939	25 603	21 532	+4 071	+19%
Return on equity (ROE)	15,1%	13,9%	14,1%	13,2%	+0,9pp	
Cost / income ratio (CIR)	53%	51%	52%	51%	+0,1pp	
Net interest margin (NIM)	3,1%	3,1%	3,0%	3,1%	-0,1pp	
Cost of financing	2,2%	2,2%	2,1%	2,5%	-0,4pp	
No. of customers in Coop Pank ('000)	240,6	239,1	240,6	222,3	+18,3	+8%
Active customers	113,9	112,2	113,9	105,4	+8,5	+8%
Net loan portfolio (m€)	2 301	2 270	2 301	2 023	+278	+14%
Deposits, covered bonds, other	2 615	2 552	2 615	2 213	+403	+18%
Deposits	2 321	2 300	2 321	1 913	+408	+21%
Covered bonds	247	248	247	255	-8	-3%
Loans and other resources	48	4	48	45	+3	+6%
Equity	252	250	252	227	+24	+11%

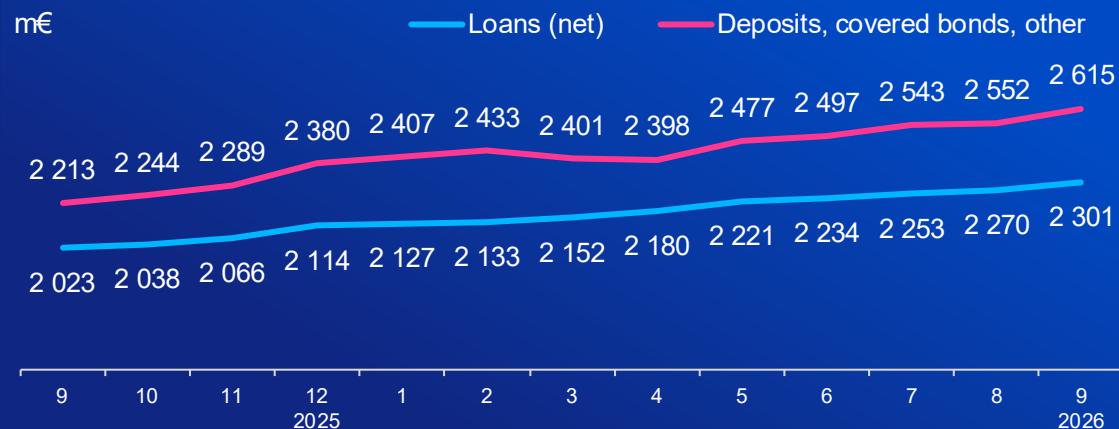
- In September net operating income was 7.9 M€ and net profit was at 3.1 M€ level.
- Monthly ROE was 15.1% and cost-income ratio 53%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +31 M€. Home loans increased by +10 M€, business loans by +19 M€, leasing increased by +1 M€ and consumer finance also by +1 M€. In total, net loan portfolio has increased by +278 M€ (+14%) Y-o-Y.
- Deposits increased by +21 M€ M-o-M. Deposits from business clients decreased by -2 M€, from private clients increased by +7 M€ and volume of foreign deposits increased by +16 M€. Y-o-Y deposits increased by +408 M€ (+21%).
- Coop Pank customer base grew by +1 500 while the number of active clients increased by + 1 700.

Monthly business volumes and profitability

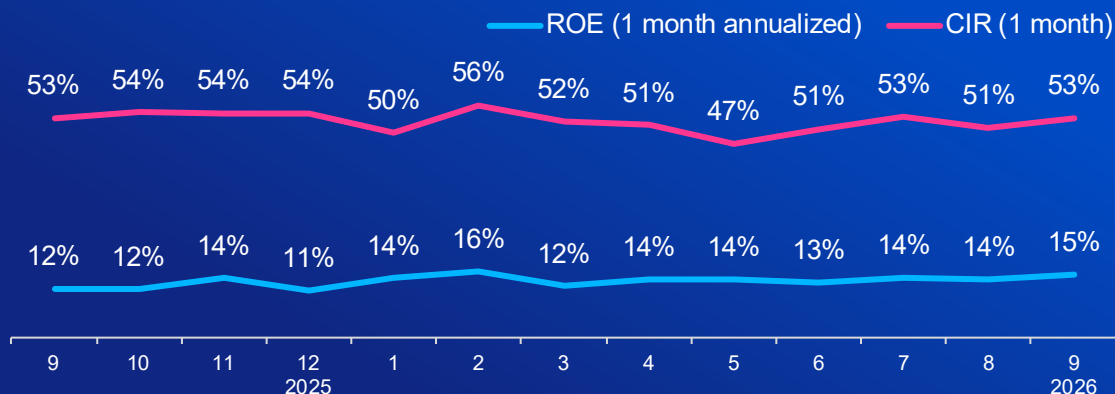
Monthly profit



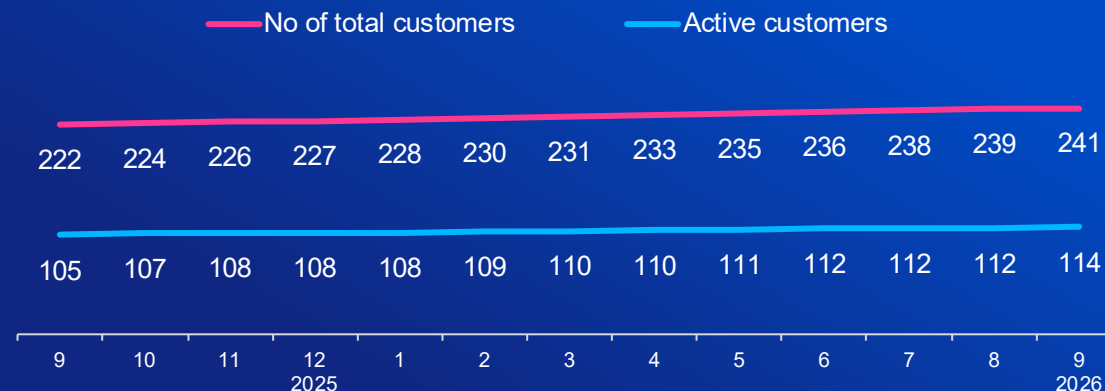
Loans vs funding (deposits, covered bonds, etc)



Profitability



No. of customers in Coop Pank*



* Coop Pank customer – a customer holding at least one opened bank account.

Active customer – Coop Pank customer who has made at least 4 transactions in 60 days