Coop | Pank

Coop Pank Group
Unaudited financial results for Sept 2025

22.10.2025

Sept: Strong growth in business loans and in home loans

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Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	09.25	08.25	09.25	09.24	Difference YoY	
Net operating income ('000 €)	**6 404**	**6 656**	**58 396**	**61 912**	**-3 516**	**-6%**
Interest	5 979	6 236	54 231	58 420	-4 188	-7%
Service fee and commissions	378	355	3 420	3 054	+365	+12%
Other	47	65	745	438	+307	+70%
Operating expenses	**3 411**	**3 656**	**30 069**	**29 777**	**+292**	**+1%**
Payroll expenses	2 122	2 266	17 968	17 405	+563	+3%
Other expenses	1 289	1 390	12 101	12 372	-271	-2%
Operating profit	**2 993**	**3 000**	**28 327**	**32 135**	**-3 808**	**-12%**
Financial assets impairement losses	340	108	2 257	2 822	-565	-20%
Profit before income tax	**2 654**	**2 892**	**26 070**	**29 313**	**-3 243**	**-11%**
Income tax	482	472	4 537	3 528	+1 008	
Net profit	**2 171**	**2 420**	**21 533**	**25 785**	**-4 251**	**-16%**
Return on equity (ROE)	**11,7%**	**12,7%**	**13,1%**	**17,5%**	-4,4pp	
Cost / income ratio (CIR)	**53%**	**55%**	**51%**	**48%**	+3,4pp	
Net interest margin (NIM)	**2,9%**	**3,0%**	**3,1%**	**3,8%**	-0,8pp	
Cost of financing	**2,2%**	**2,4%**	**2,5%**	**3,3%**	-0,8pp	
No. of customers in Coop Pank ('000)	**222,3**	**221,0**	**222,3**	**201,6**	**+20,7**	**+10%**
Active customers	**105,4**	**103,8**	**105,4**	**95,6**	**+9,8**	**+10%**
Net loan portfolio (m€)	**2 023**	**1 980**	**2 023**	**1 661**	**+362**	**+22%**
Deposits & covered bonds	**2 167**	**2 172**	**2 167**	**1 830**	**+337**	**+18%**
Equity	**227**	**225**	**227**	**205**	**+22**	**+11%**

- In Sept net operating income was 6.4 M€ and net profit was at 2.2 M€ level.
- Monthly ROE was 11.7% and cost-income ratio 53%.
- Loan portfolio quality remains high.

- Net loan portfolio increased during the month by +44 M€. Home loans increased by +12 M€, business loans by +32 M€, consumer loans and leasing portfolio remained stable. In total net loan portfolio has increased by +362 M€ (+22%) Y-o-Y.
- Deposits decreased by -5 M€ M-o-M. Deposits from business clients decreased by -21 M€ and from private clients increased by +1 M€. Volume of foreign deposits increased by +15 m€. Y-o-Y deposits increased by +83 M€ (+5%).
- Coop Pank customer base grew by 1 300 and number of active clients increased by 1 600 clients.

Business volumes and profitability last 13 months

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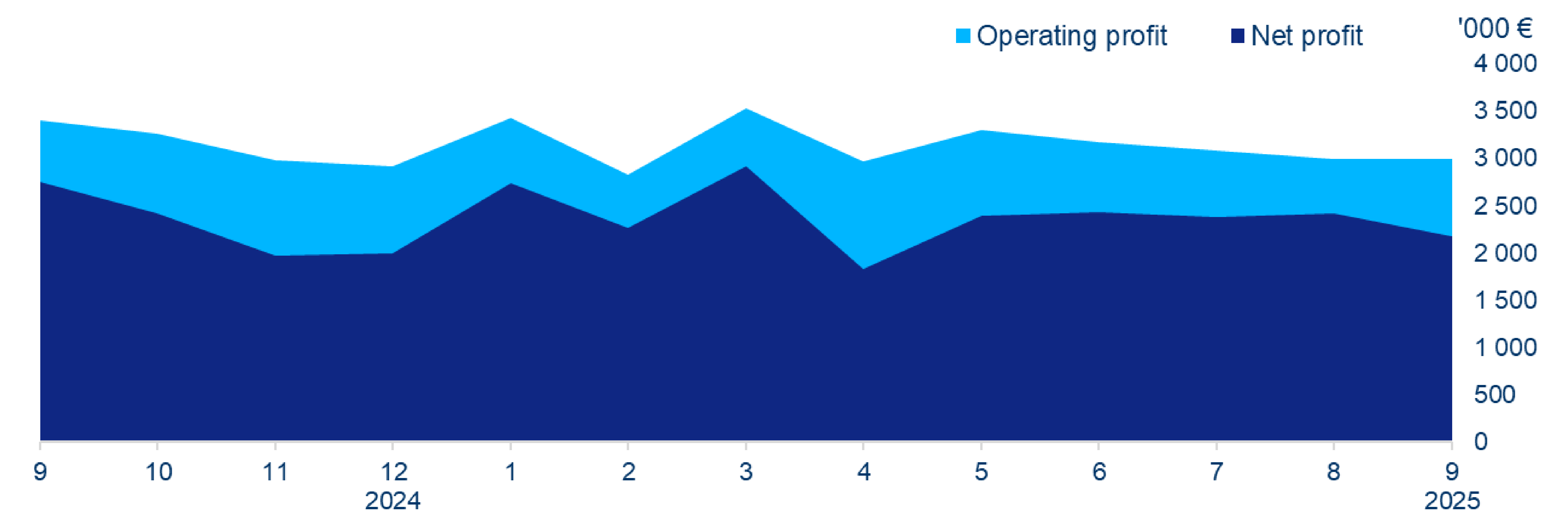
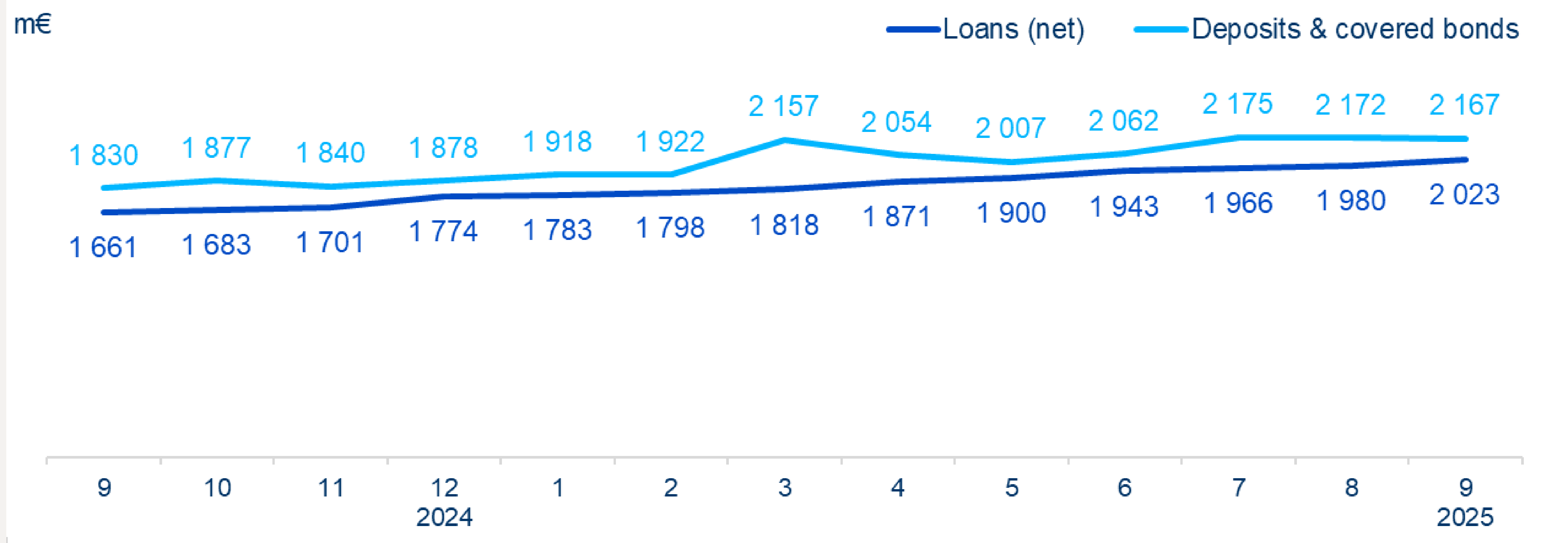
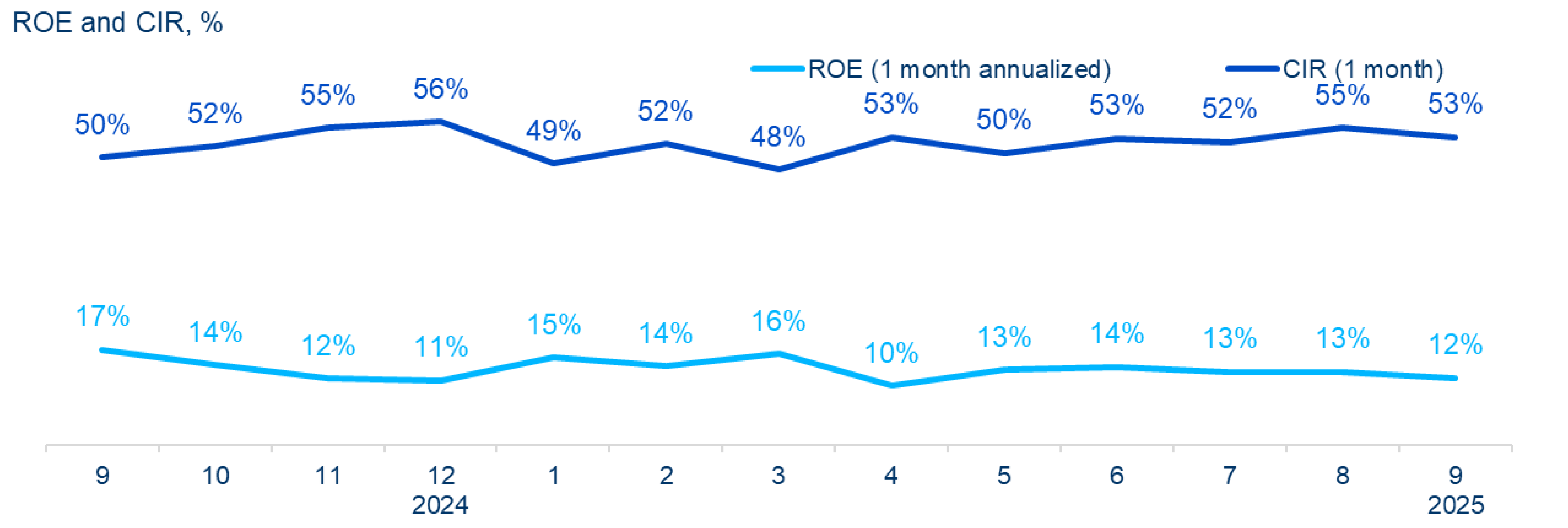
Monthly profit



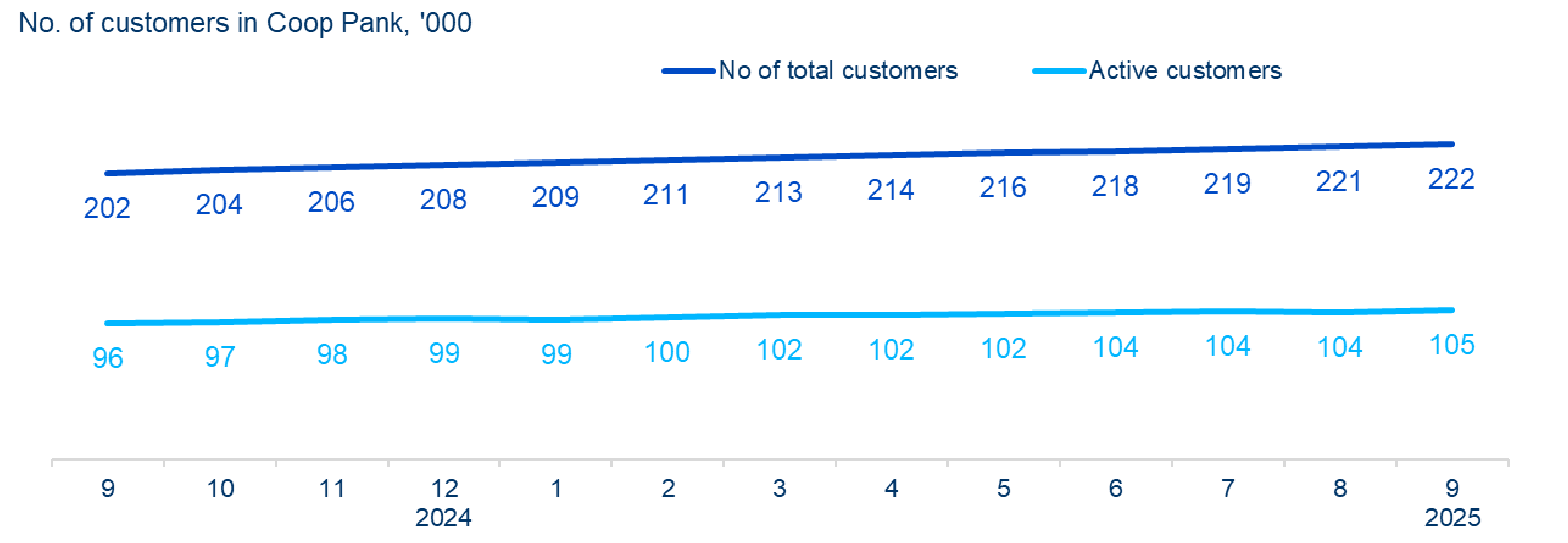
Loans, deposits and covered bonds



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