Coop Pank Group
Unaudited financial results for Oct 2025

12.11.2025

Oct: Interest rates decline has stopped, moderate growth in business volumes

coop | Pank

Key indicators compared to last month and year

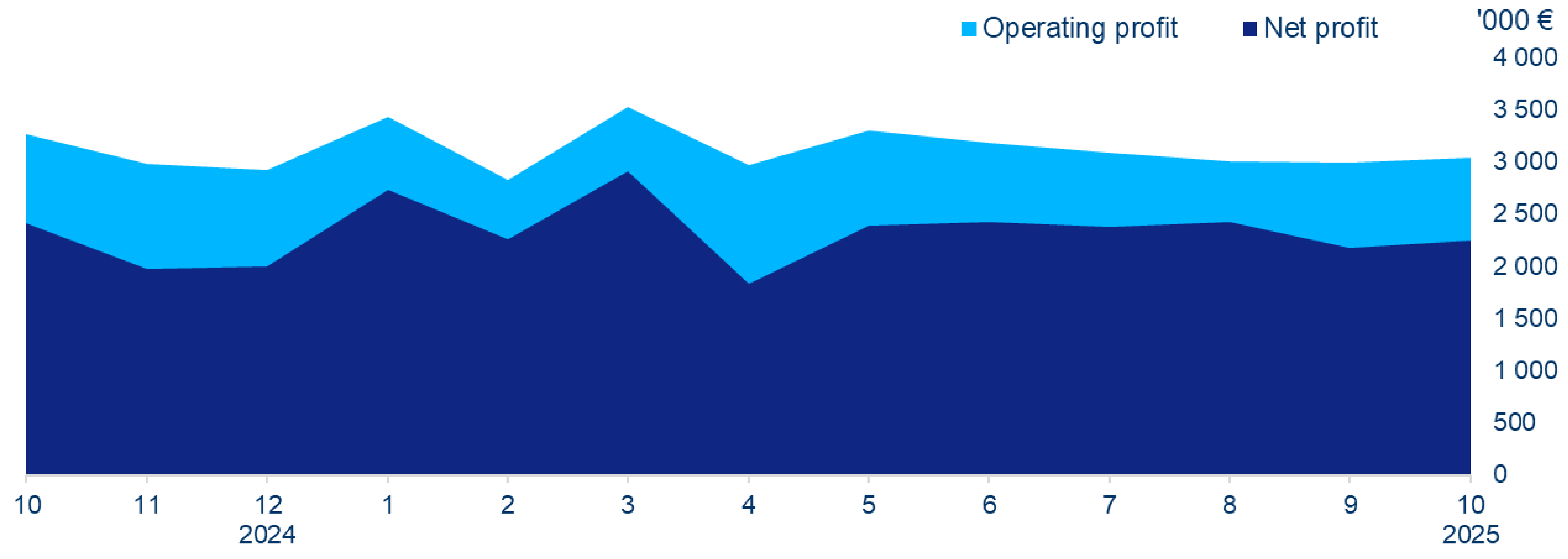
Coop Pank Group	Month		Year-to-Date		Difference YoY	
	10.25	09.25	10.25	10.24		
Net operating income ('000 €)	**6 695**	**6 404**	**65 091**	**68 665**	**-3 573**	**-5%**
Interest	6 312	5 979	60 543	64 975	-4 433	-7%
Service fee and commissions	347	378	3 767	3 441	+326	+9%
Other	37	47	782	248	+534	+215%
Operating expenses	**3 652**	**3 411**	**33 721**	**33 260**	**+460**	**+1%**
Payroll expenses	2 113	2 122	20 081	19 374	+707	+4%
Other expenses	1 539	1 289	13 640	13 887	-247	-2%
Operating profit	**3 044**	**2 993**	**31 370**	**35 404**	**-4 034**	**-11%**
Financial assets impairement losses	320	340	2 577	3 318	-741	-22%
Profit before income tax	**2 723**	**2 654**	**28 793**	**32 086**	**-3 293**	**-10%**
Income tax	482	482	5 018	3 883	+1 135	
Net profit	**2 242**	**2 171**	**23 775**	**28 203**	**-4 428**	**-16%**
Return on equity (ROE)	**11,6%**	**11,7%**	**12,9%**	**17,1%**	-4,2pp	
Cost / income ratio (CIR)	**55%**	**53%**	**52%**	**48%**	+3,4pp	
Net interest margin (NIM)	**2,9%**	**2,9%**	**3,1%**	**3,8%**	-0,7pp	
Cost of financing	**2,2%**	**2,2%**	**2,5%**	**3,3%**	-0,8pp	
No. of customers in Coop Pank ('000)	**224,0**	**222,3**	**224,0**	**203,9**	**+20,1**	**+10%**
Active customers	**106,8**	**105,4**	**106,8**	**96,8**	**+10,1**	**+10%**
Net loan portfolio (m€)	**2 038**	**2 023**	**2 038**	**1 683**	**+355**	**+21%**
Deposits, covered bonds, other	**2 244**	**2 213**	**2 244**	**1 886**	**+358**	**+19%**
Deposits	1 954	1 913	1 954	1 877	+77	+4%
Covered bonds	256	255	256	0	+256	
Loans and other recources	34	45	34	8	+26	+308%
Equity	**230**	**227**	**230**	**207**	**+22**	**+11%**

- In Oct net operating income was 6.7 M€ and net profit was at 2.2 M€ level.
- Monthly ROE was 11.6% and cost-income ratio 55%.
- Loan portfolio quality remains high.

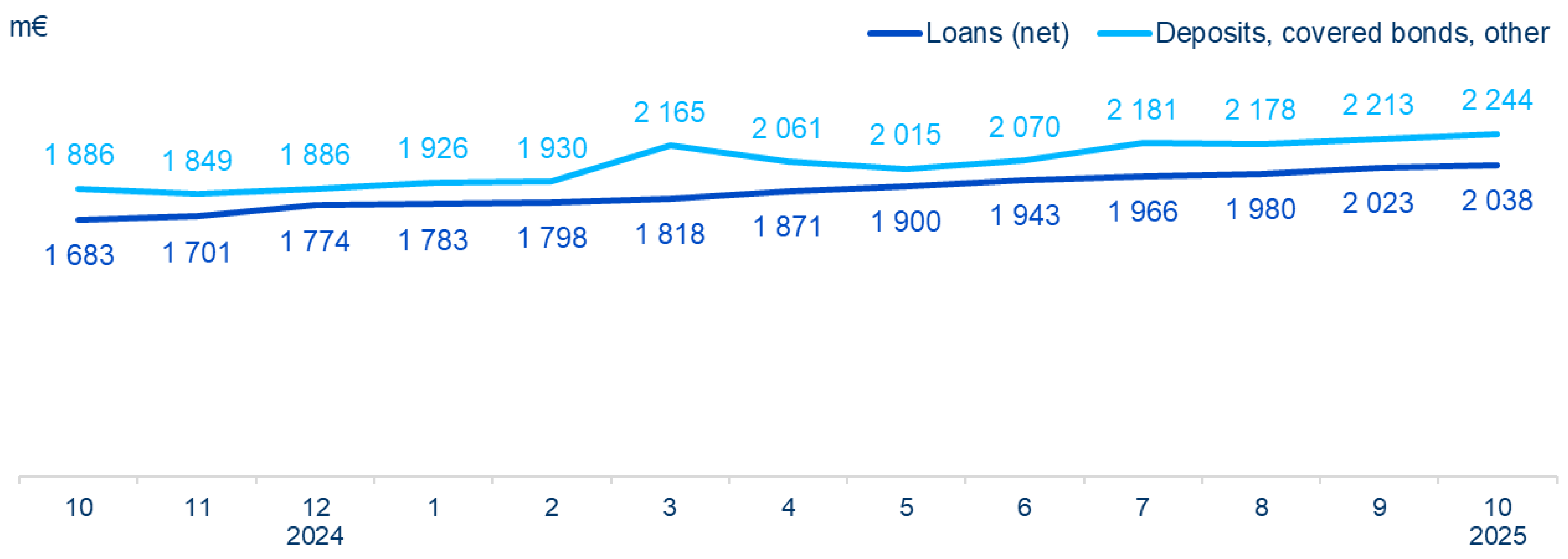
- Net loan portfolio increased during the month by +15 M€. Home loans increased by +15 M€, consumer loans by +1 M€, business loans decreased by -1 M€. Leasing portfolio remained stable. In total net loan portfolio has increased by +355 M€ (+21%) Y-o-Y.
- Deposits increased by +42 M€ M-o-M. Deposits from business clients increased by +31 M€ and from private clients by +1 M€. Volume of foreign deposits increased by +10 M€. Y-o-Y deposits increased by +77 M€ (+4%).
- Coop Pank customer base grew by 1 700 and number of active clients increased by 1 400 clients.

Business volumes and profitability last 13 months

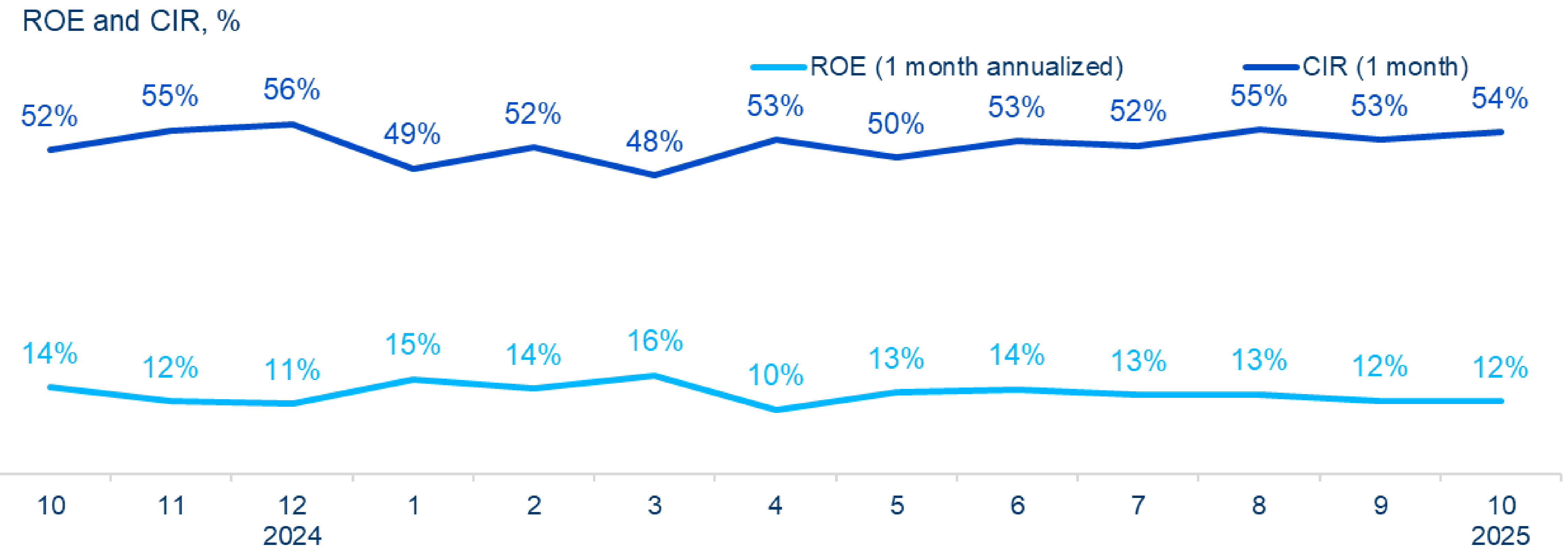
Monthly profit



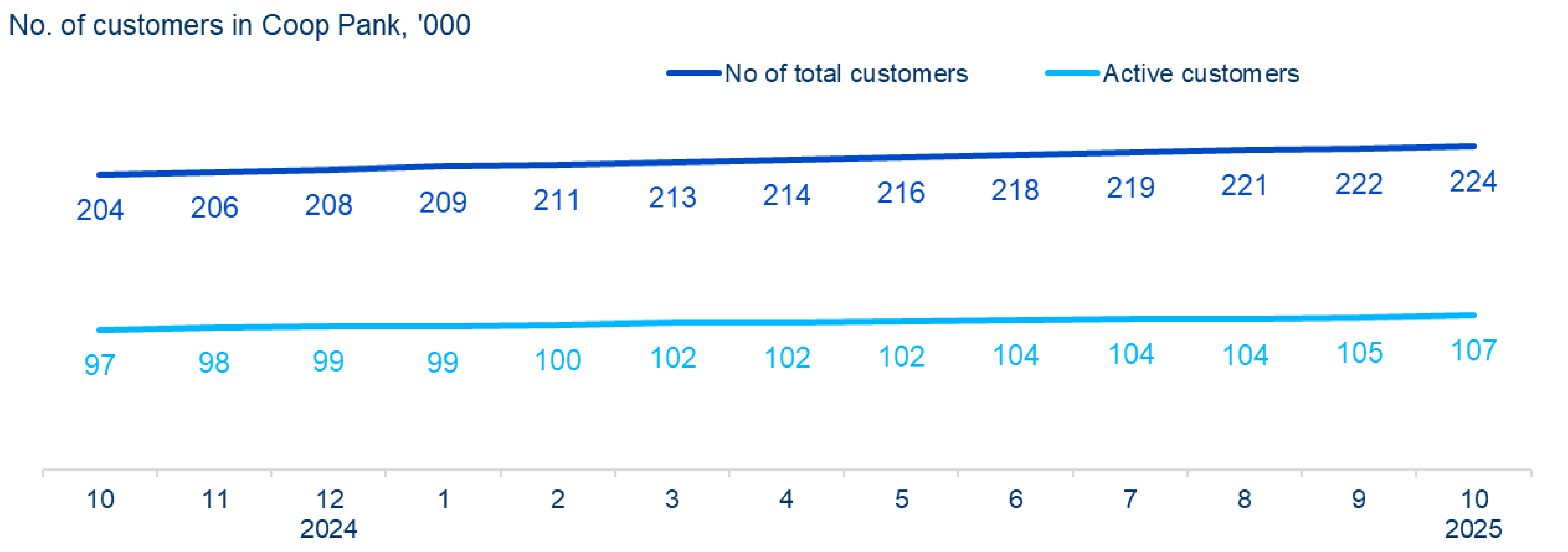
Loans, deposits and covered bonds



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