

# Coop Pank Group

## Unaudited financial results for Dec 2025

12.02.2026

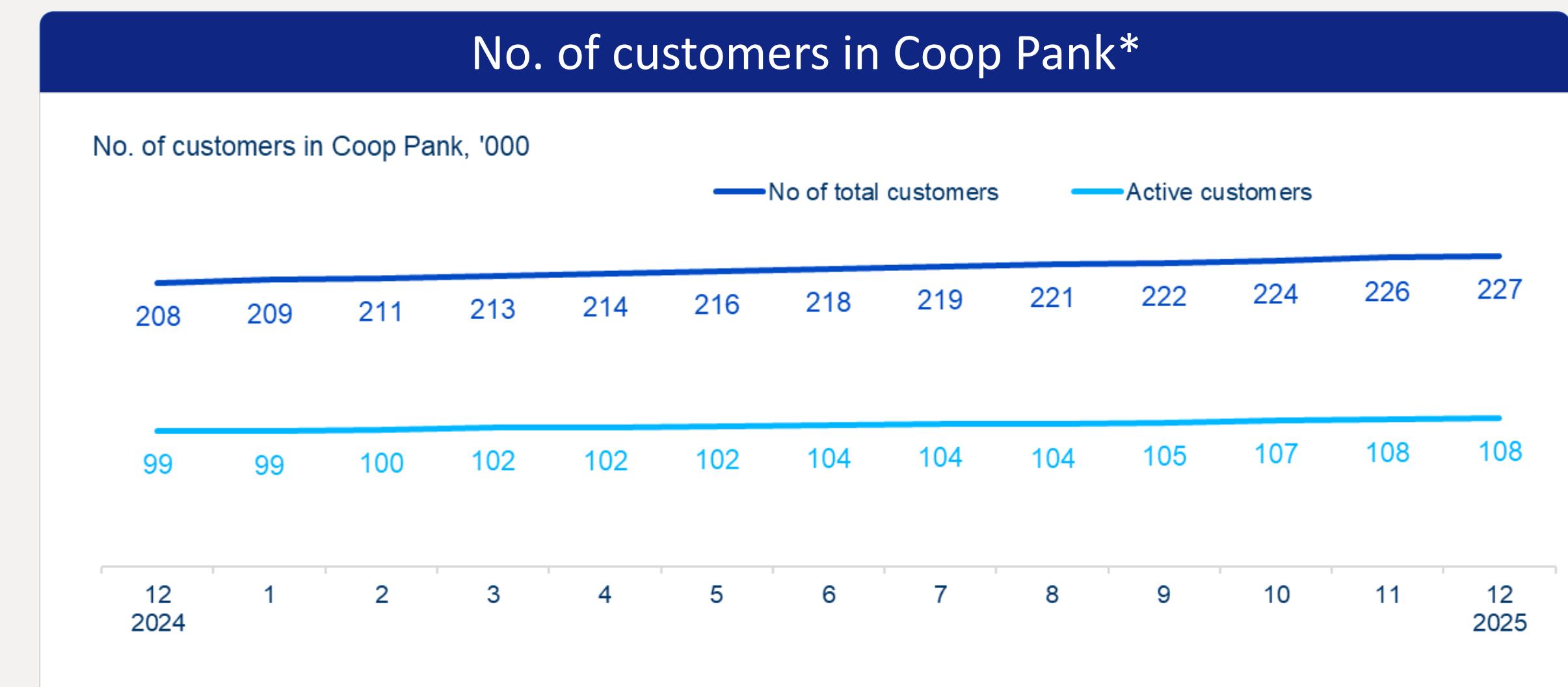
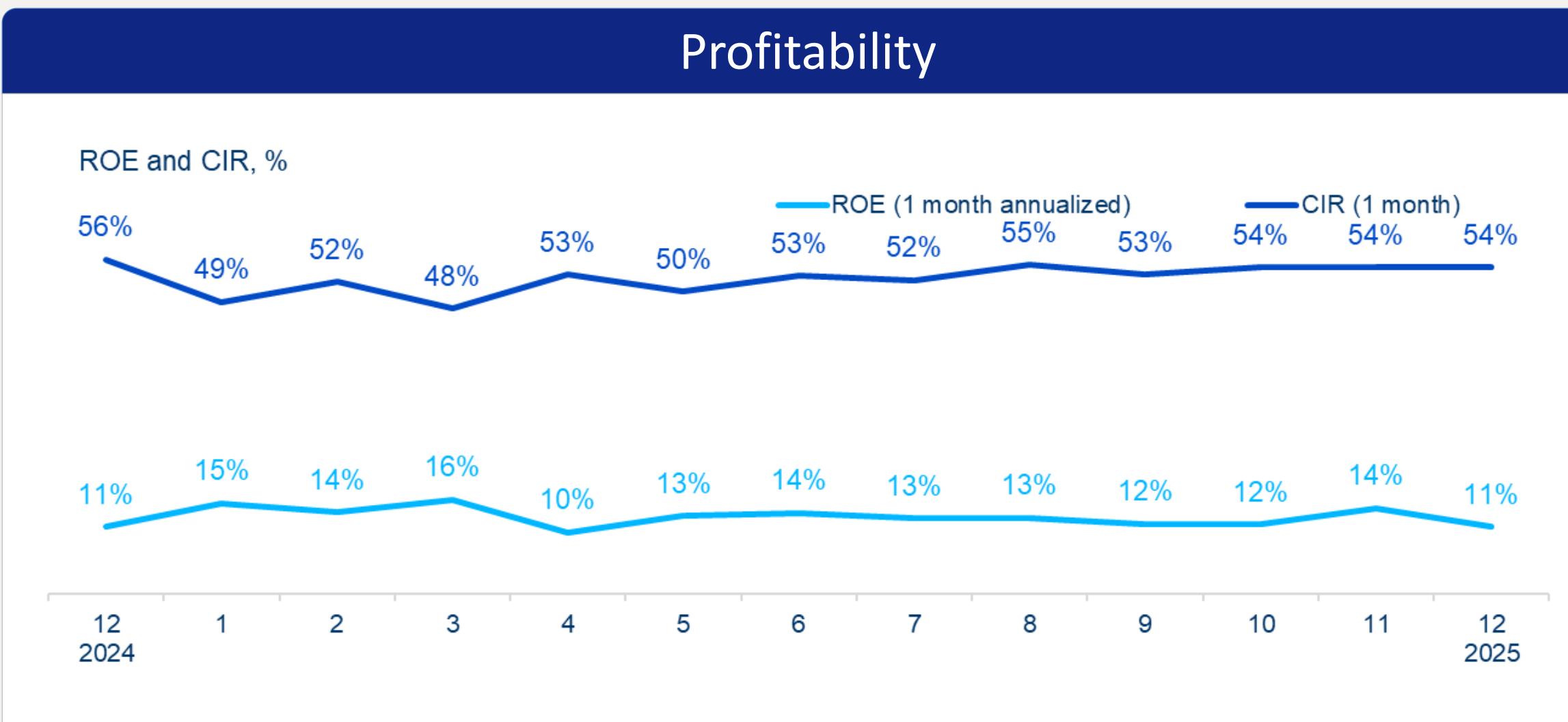
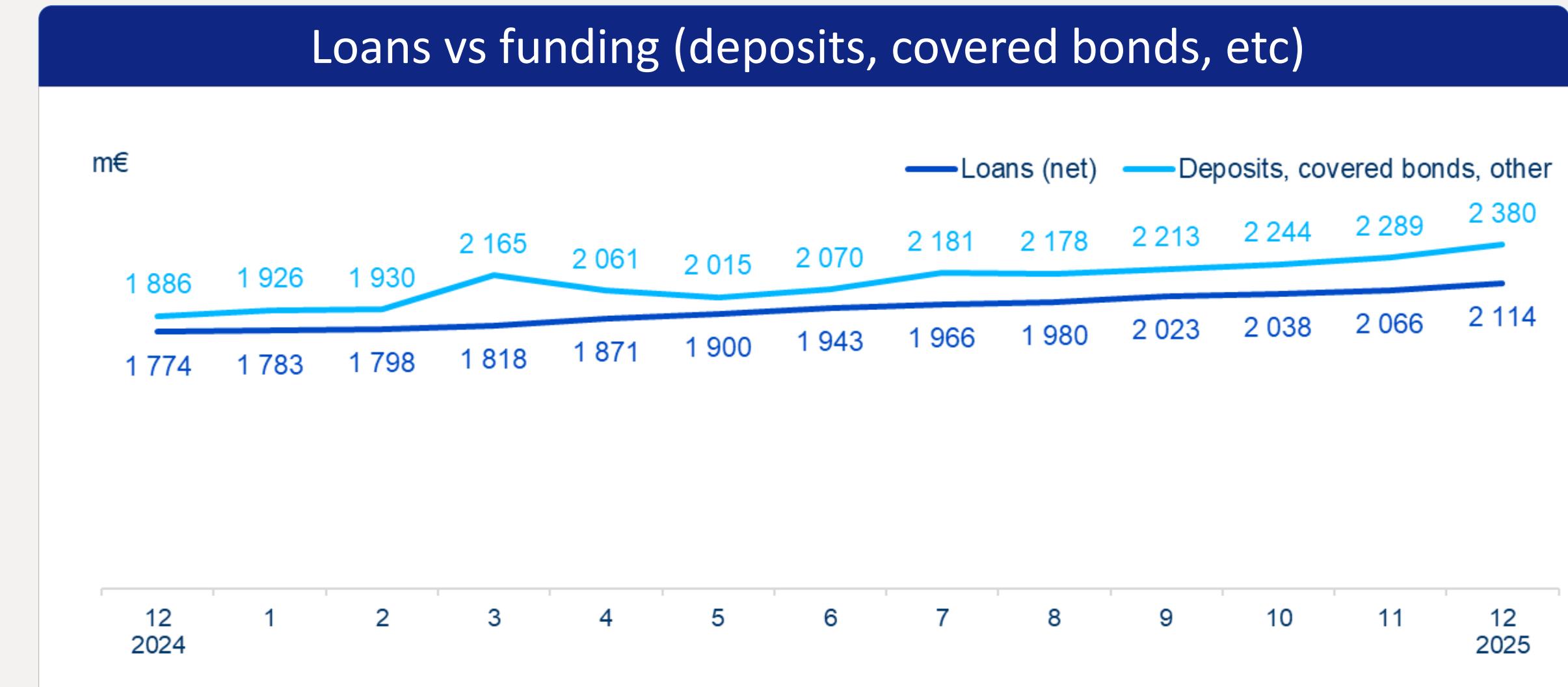
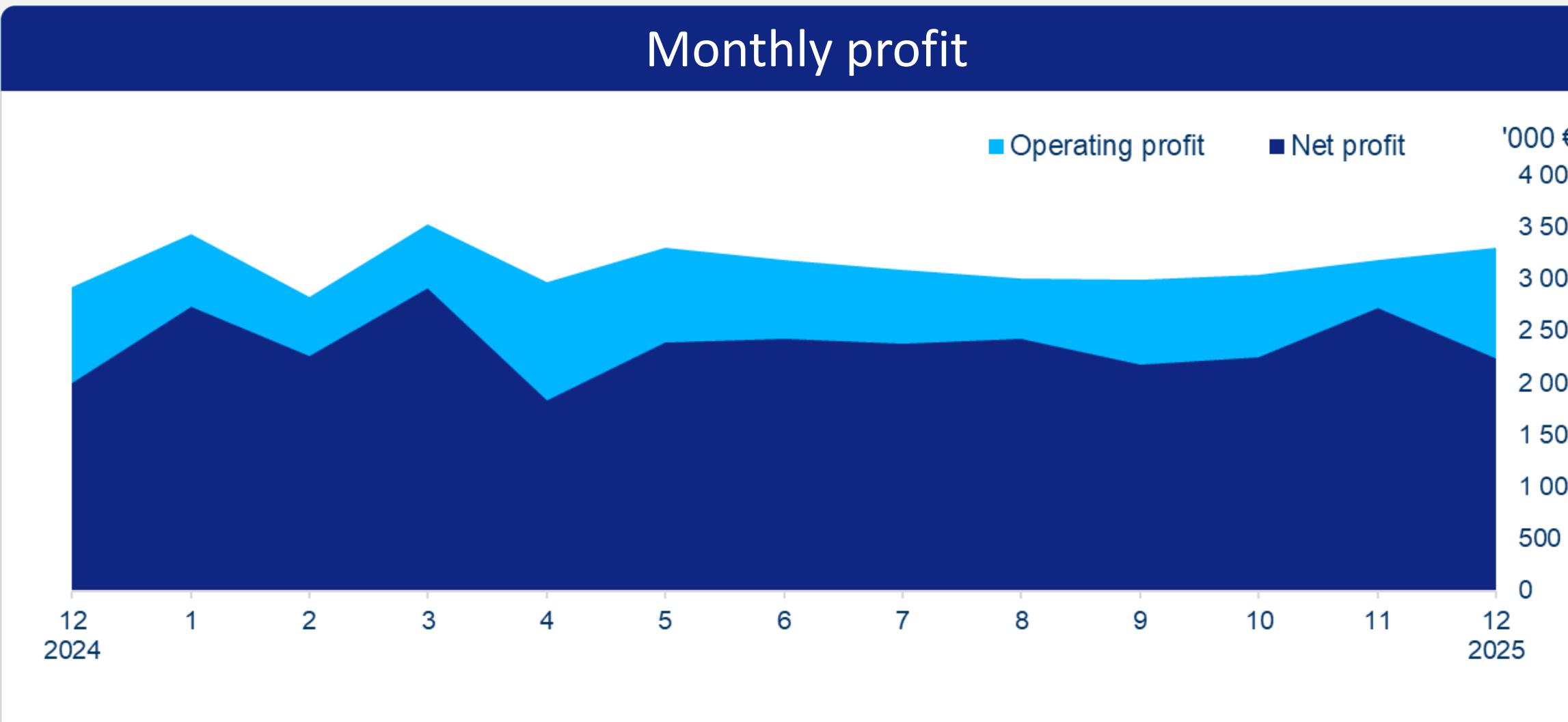
# Dec: Strong growth in loans and in deposits

## Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date		
	12.25	11.25	12.25	12.24	Difference YoY
<b>Net operating income ('000 €)</b>	<b>7 265</b>	<b>6 998</b>	<b>79 355</b>	<b>81 884</b>	<b>-2 528</b> <b>-3%</b>
Interest	6 711	6 015	73 269	77 570	-4 301 <b>-6%</b>
Service fee and commissions	389	388	4 545	4 358	+187 <b>+4%</b>
Other	165	595	1 542	-45	+1 587 <b>-3554%</b>
<b>Operating expenses</b>	<b>3 958</b>	<b>3 812</b>	<b>41 491</b>	<b>40 576</b>	<b>+915</b> <b>+2%</b>
Payroll expenses	2 238	2 087	24 406	23 411	+994 <b>+4%</b>
Other expenses	1 720	1 725	17 085	17 164	-80 <b>-0%</b>
<b>Operating profit</b>	<b>3 307</b>	<b>3 187</b>	<b>37 865</b>	<b>41 307</b>	<b>-3 442</b> <b>-8%</b>
Financial assets impairment losses	609	112	3 299	4 643	-1 344 <b>-29%</b>
<b>Profit before income tax</b>	<b>2 697</b>	<b>3 075</b>	<b>34 566</b>	<b>36 664</b>	<b>-2 098</b> <b>-6%</b>
Income tax	468	355	5 842	4 486	+1 356
<b>Net profit</b>	<b>2 229</b>	<b>2 719</b>	<b>28 724</b>	<b>32 178</b>	<b>-3 454</b> <b>-11%</b>
Return on equity (ROE)	11,2%	14,3%	12,8%	16,0%	-3,2pp
Cost / income ratio (CIR)	54%	54%	52%	50%	+2,7pp
Net interest margin (NIM)	3,0%	2,9%	3,0%	3,8%	-0,7pp
Cost of financing	2,1%	2,2%	2,4%	3,3%	-0,9pp
<b>No. of customers in Coop Pank ('000)</b>	<b>227,1</b>	<b>225,8</b>	<b>227,1</b>	<b>207,6</b>	<b>+19,5</b> <b>+9%</b>
Active customers	108,3	107,8	108,3	99,4	+8,9 <b>+9%</b>
<b>Net loan portfolio (m€)</b>	<b>2 114</b>	<b>2 066</b>	<b>2 114</b>	<b>1 774</b>	<b>+340</b> <b>+19%</b>
<b>Deposits, covered bonds, other</b>	<b>2 380</b>	<b>2 289</b>	<b>2 380</b>	<b>1 886</b>	<b>+494</b> <b>+26%</b>
Deposits	2 047	1 979	2 047	1 878	+170 <b>+9%</b>
Covered bonds	255	256	255	0	+255
Loans and other resources	77	55	77	8	+69 <b>+831%</b>
<b>Equity</b>	<b>235</b>	<b>232</b>	<b>235</b>	<b>212</b>	<b>+23</b> <b>+11%</b>

- In Dec net operating income was 7.3 M€ and net profit was at 2.2 M€ level.
- Monthly ROE was 11.2% and cost-income ratio 54%.
- Quality of loan portfolio remains high.
- Net loan portfolio increased during the month by +48 M€. Home loans increased by +10 M€ and business loans by +38 M€, leasing and consumer loan portfolios remained stable. In total net loan portfolio has increased by +340 M€ (+19%) Y-o-Y.
- Deposits increased by +69 M€ M-o-M. Deposits from business clients increased by +44 M€, from private clients by +5 M€ and volume of foreign deposits increased by +20 M€. Y-o-Y deposits increased by +170 M€ (+9%).
- Coop Pank customer base grew by 1 200 and number of active clients increased by 500 clients.

# Business volumes and profitability last 13 months



\* 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