

Coop Pank Group Unaudited financial results for Dec 2025

12.02.2026

Dec: Strong growth in loans and in deposits

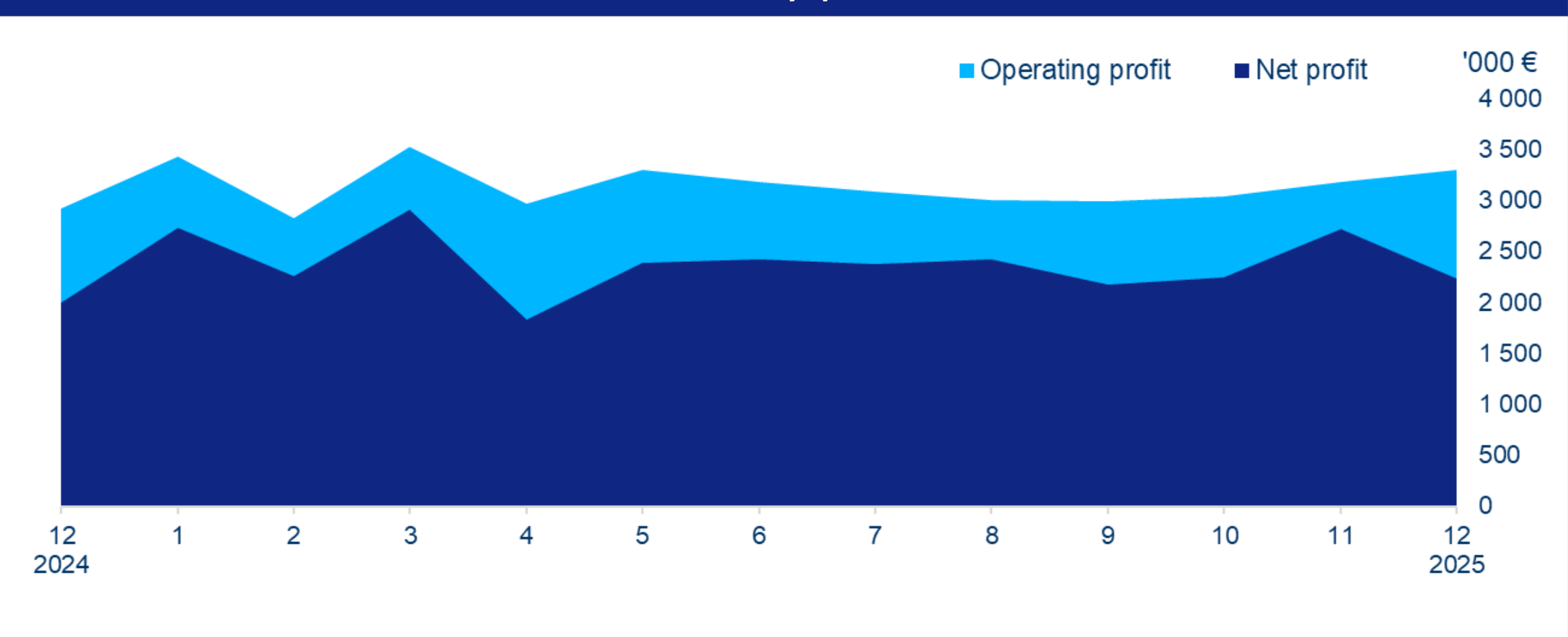
Key indicators compared to last month and year

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

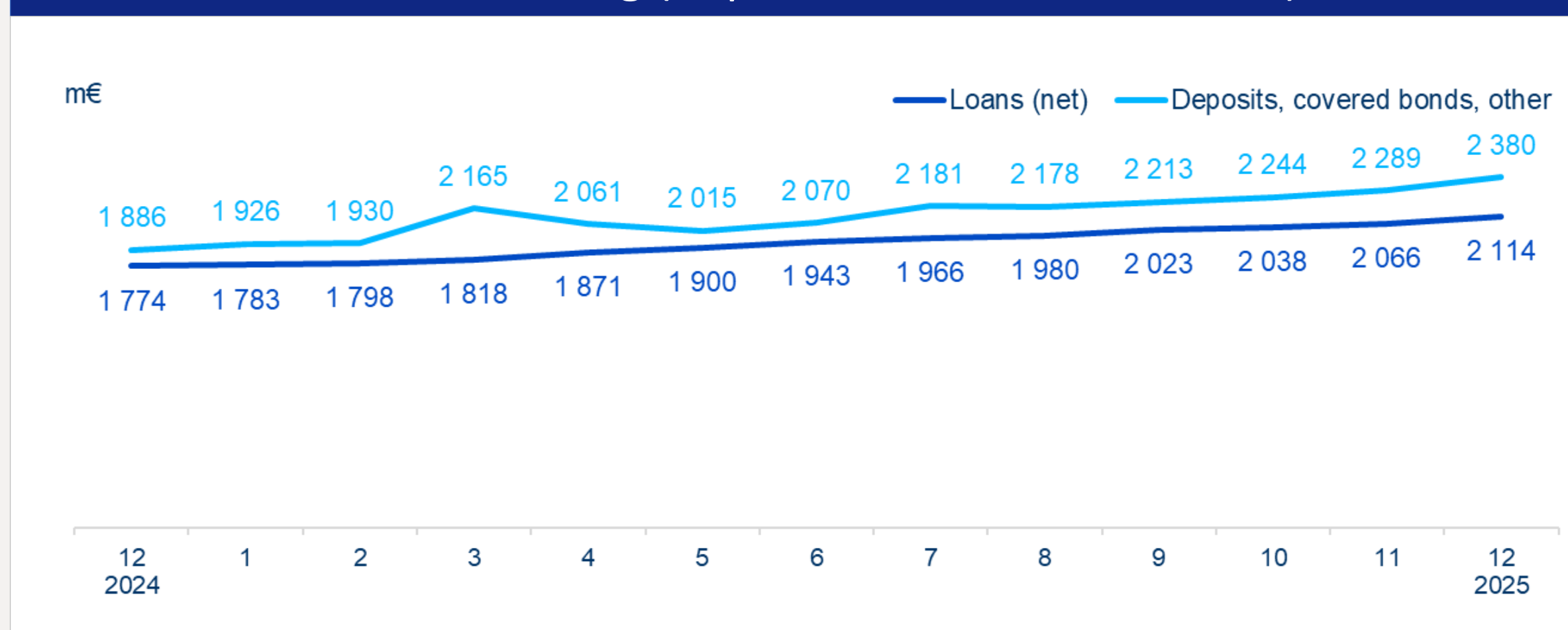
- In Dec net operating income was 7.3 M€ and net profit was at 2.2 M€ level.
- Monthly ROE was 11.2% and cost-income ratio 54%.
- Quality of loan portfolio remains high.
- Net loan portfolio increased during the month by +48 M€. Home loans increased by +10 M€ and business loans by +38 M€, leasing and 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

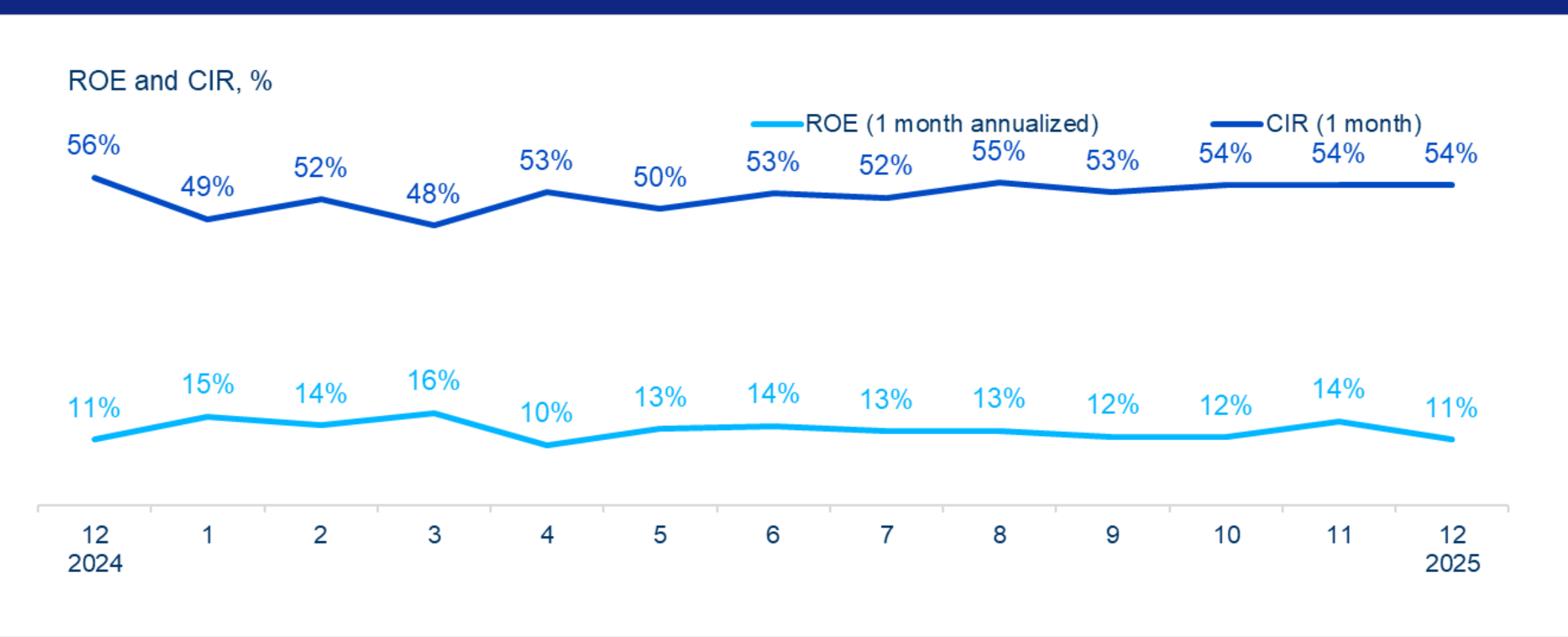
Monthly profit



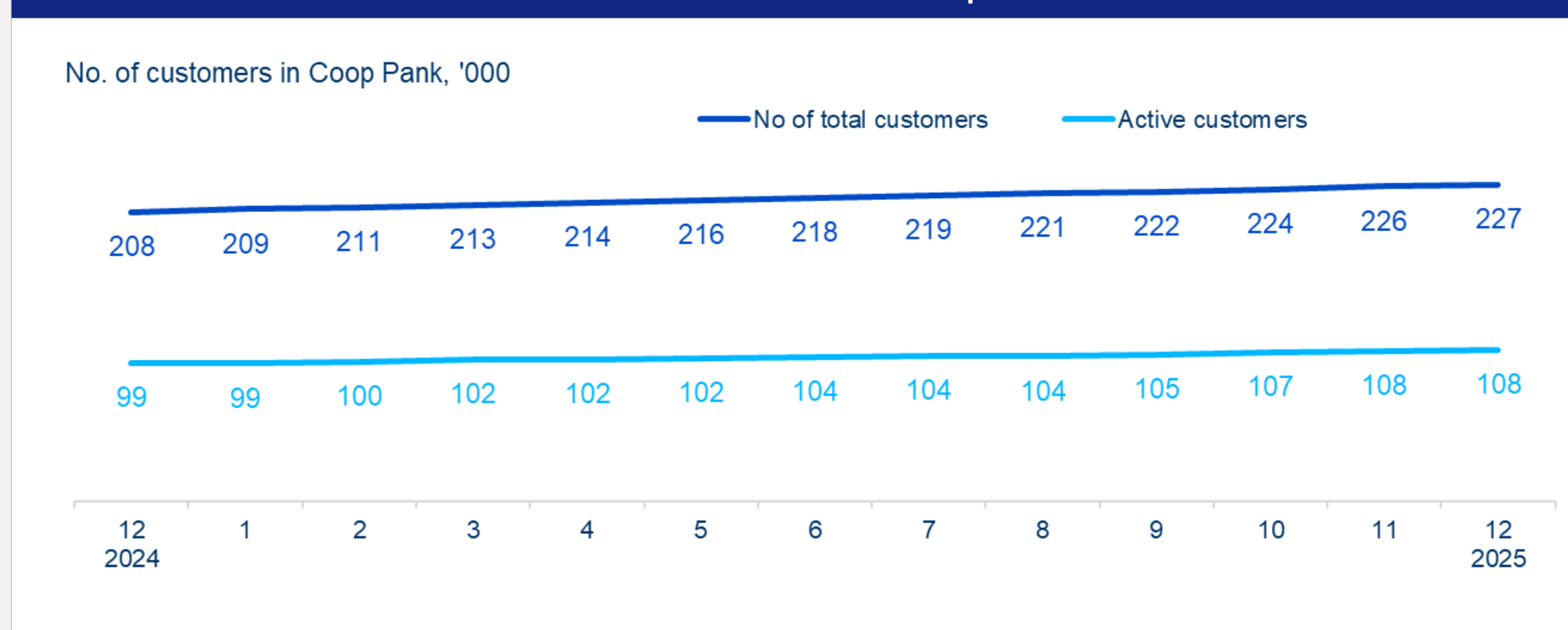
Loans vs funding (deposits, covered bonds, etc)



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