

Coop Pank Group Unaudited financial results for Feb 2026

11.03.2026

Feb: Strong monthly profit

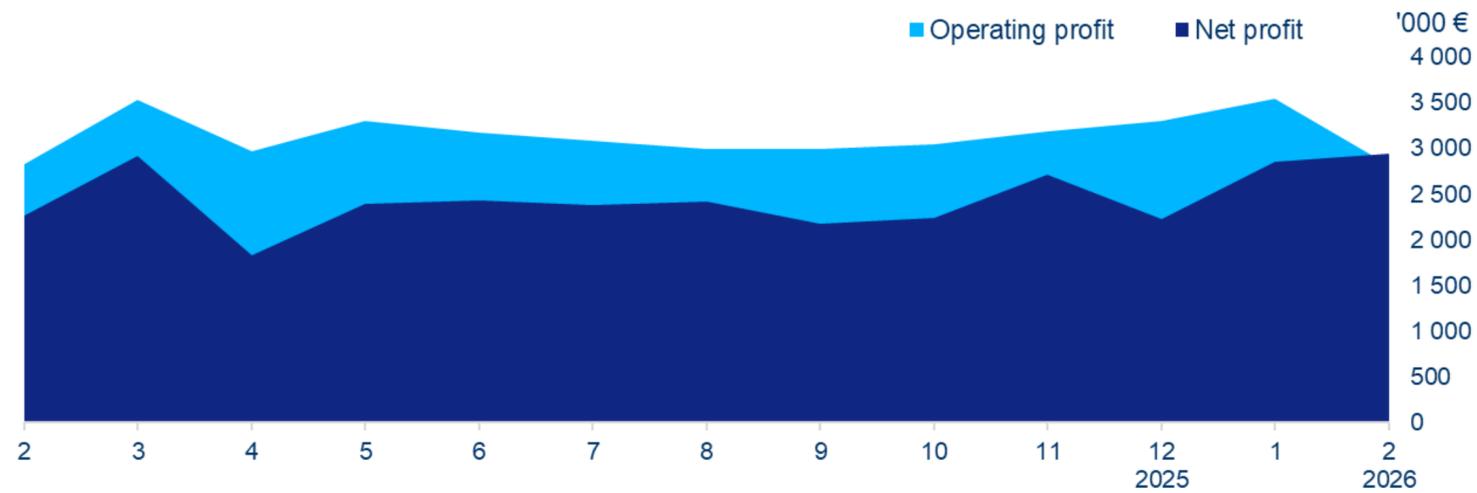
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	02.26	01.26	02.26	02.25	Difference YoY	
Net operating income ('000 €)	6 474	7 058	13 532	12 575	+956	+8%
Interest	6 024	6 643	12 667	11 673	+995	+9%
Service fee and commissions	340	367	708	743	-35	-5%
Other	110	47	157	160	-3	-2%
Operating expenses	3 653	3 510	7 162	6 312	+849	+13%
Payroll expenses	2 183	2 058	4 241	3 746	+494	+13%
Other expenses	1 470	1 452	2 921	2 566	+355	+14%
Operating profit	2 821	3 548	6 370	6 262	+108	+2%
Financial assets impairment losses	-297	101	-196	250	-446	-179%
Profit before income tax	3 118	3 447	6 566	6 013	+553	+9%
Income tax	176	598	774	1 013	-239	
Net profit	2 942	2 849	5 791	4 999	+792	+16%
Return on equity (ROE)	16,0%	14,2%	15,0%	14,3%	+0,7pp	
Cost / income ratio (CIR)	56%	50%	53%	50%	+2,7pp	
Net interest margin (NIM)	2,9%	2,9%	2,9%	3,3%	-0,4pp	
Cost of financing	2,0%	2,1%	2,1%	2,9%	-0,8pp	
No. of customers in Coop Pank ('000)	229,8	228,4	229,8	211,0	+18,8	+9%
Active customers	108,8	107,8	108,8	100,2	+8,6	+9%
Net loan portfolio (m€)	2 133	2 127	2 133	1 798	+335	+19%
Deposits, covered bonds, other	2 433	2 407	2 433	1 930	+504	+26%
Deposits	2 131	2 075	2 131	1 922	+209	+11%
Covered bonds	258	256	258	0	+258	
Loans and other resources	45	75	45	8	+37	+448%
Equity	241	238	241	217	+24	+11%

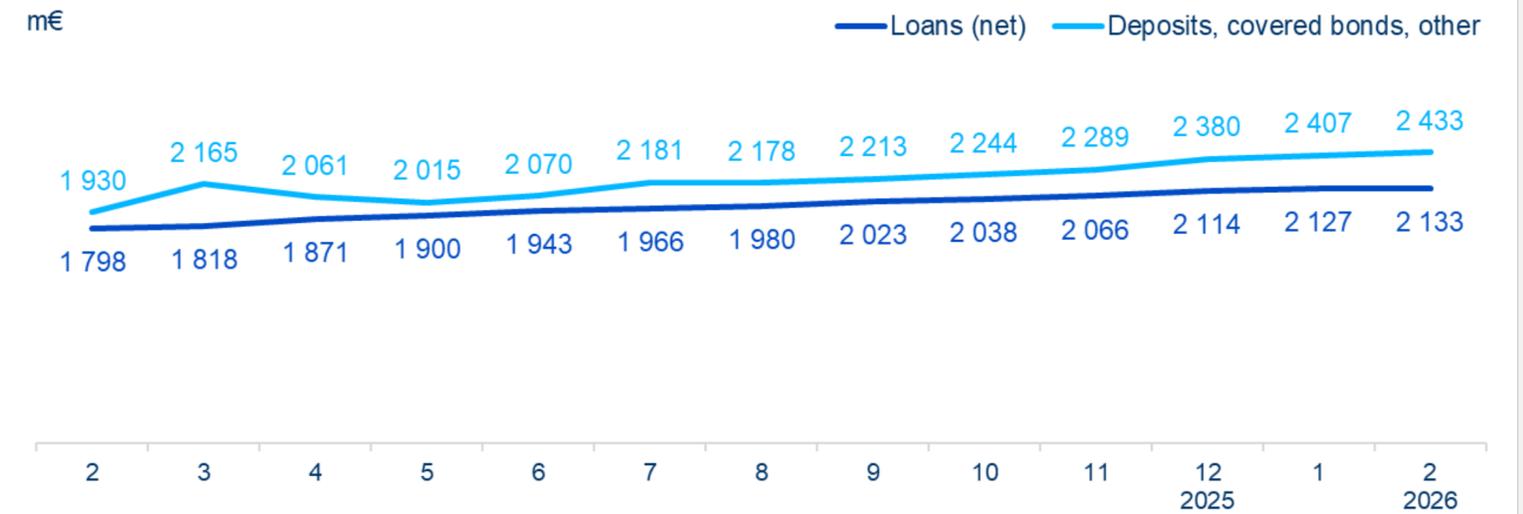
- In February net operating income was 6.5 M€ and net profit was at 2.9 M€ level.
- Monthly ROE was 16.0% and cost-income ratio 56%.
- Quality of loan portfolio was high enough to release some of the provisions made during previous periods.
- Net loan portfolio increased during the month by +6 M€. Home loans increased by +5 M€ and business loans by +4 M€, leasing portfolio decreased by -3 M€. Consumer finance portfolio remained stable. In total net loan portfolio has increased by +335 M€ (+19%) Y-o-Y.
- Deposits increased by +55 M€ M-o-M. Deposits from business clients increased by +11 M€, from private clients by +5 M€ and volume of foreign deposits increased by +39 M€. Y-o-Y deposits increased by +209 M€ (+11%).
- Coop Pank customer base grew by +1 400 but number of active clients increased by +1000 clients.

Business volumes and profitability last 13 months

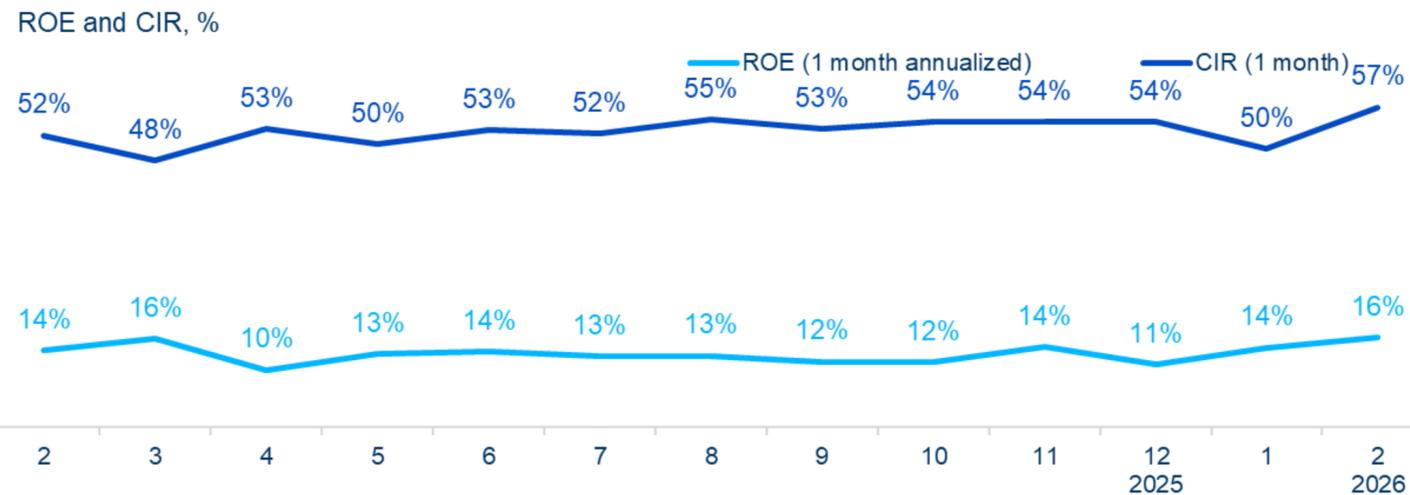
Monthly profit



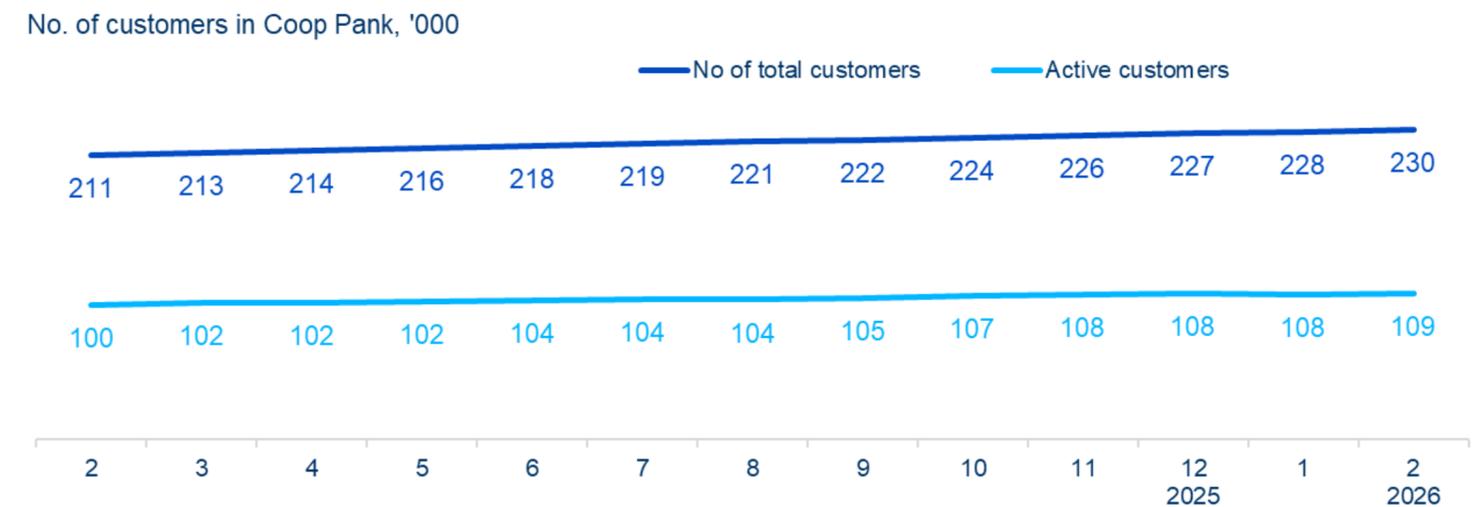
Loans vs funding (deposits, covered bonds, etc)



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