Coop Pank Group
Unaudited financial results for June 2026

21.07.2026

June: Stable month with decent profit

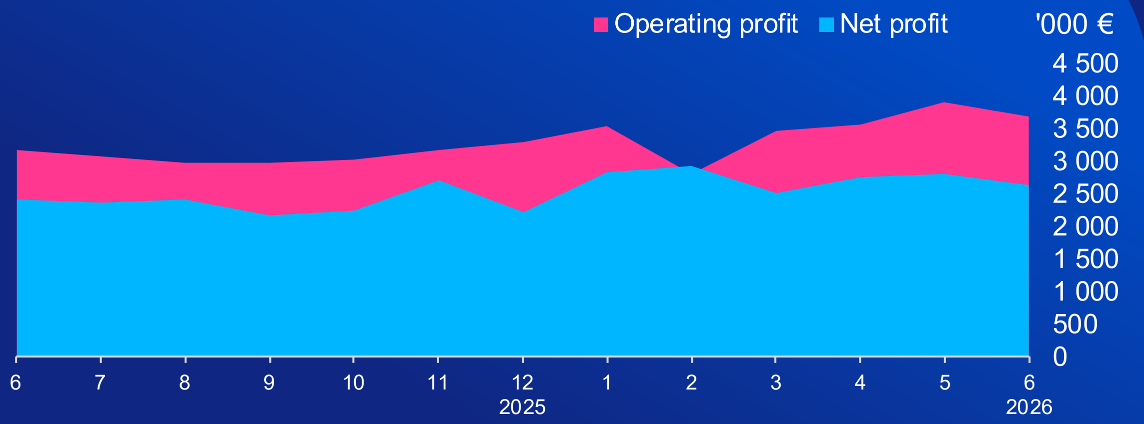
Key indicators compared to last month and year

Coop Pank Group	Month 06.26	Month 05.26	Year-to-Date 06.26	Year-to-Date 06.25	Difference YoY	
Net operating income ('000 €)	**7 507**	**7 395**	**43 103**	**38 854**	**+4 249**	**+11%**
Interest	7 110	7 031	40 324	35 933	+4 391	+12%
Service fee and commissions	366	364	2 226	2 321	-95	-4%
Other	31	0	553	600	-47	-8%
Operating expenses	**3 799**	**3 464**	**22 024**	**19 610**	**+2 414**	**+12%**
Payroll expenses	2 185	1 871	12 585	11 496	+1 089	+9%
Other expenses	1 614	1 593	9 440	8 115	+1 325	+16%
Operating profit	**3 708**	**3 931**	**21 079**	**19 244**	**+1 835**	**+10%**
Financial assets impairement losses	540	562	1 795	1 594	+201	+13%
Profit before income tax	**3 168**	**3 370**	**19 284**	**17 650**	**+1 635**	**+9%**
Income tax	531	542	2 758	3 088	-330	
Net profit	**2 637**	**2 828**	**16 525**	**14 562**	**+1 964**	**+13%**
Return on equity (ROE)	**13,2%**	**13,9%**	**13,9%**	**13,6%**	+0,3pp	
Cost / income ratio (CIR)	**51%**	**47%**	**51%**	**50%**	+0,6pp	
Net interest margin (NIM)	**3,1%**	**3,0%**	**3,0%**	**3,2%**	-0,2pp	
Cost of financing	**2,1%**	**2,1%**	**2,1%**	**2,7%**	-0,6pp	
No. of customers in Coop Pank ('000)	**236,2**	**234,5**	**236,2**	**217,5**	**+18,7**	**+9%**
Active customers	**112,1**	**111,1**	**112,1**	**103,5**	**+8,5**	**+8%**
Net loan portfolio (m€)	**2 234**	**2 221**	**2 234**	**1 943**	**+290**	**+15%**
Deposits, covered bonds, other	**2 497**	**2 477**	**2 497**	**2 070**	**+427**	**+21%**
Deposits	2 189	2 154	2 189	1 809	+380	+21%
Covered bonds	250	249	250	254	-4	-2%
Loans and other recources	59	74	59	8	+51	+678%
Equity	**245**	**241**	**245**	**220**	**+25**	**+11%**

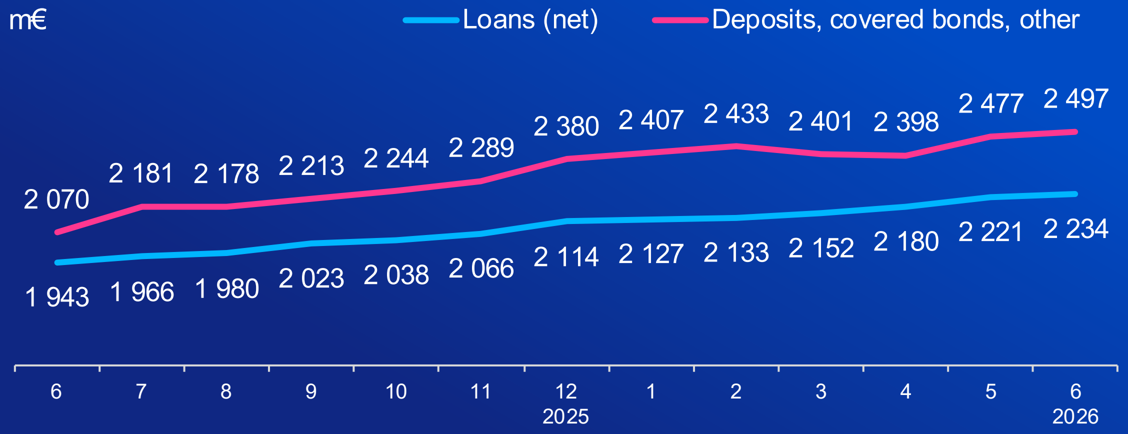
- In June net operating income was 7.5 M€ and net profit was at 2.6 M€ level.
- Monthly ROE was 13.2% and cost-income ratio 51%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +13 M€. Home loans increased by +6 M€, business loans by +4 M€, leasing by +1 M€ and consumer finance by +2 M€. In total, net loan portfolio has increased by +290 M€ (+15%) Y-o-Y.
- Deposits increased by +35 M€ M-o-M. Deposits from business clients increased by +35 M€, from private clients by +6 M€ and volume of foreign deposits decreased by -6 M€. Y-o-Y deposits increased by +380 M€ (+21%).
- Coop Pank customer base grew by +1 700 while the number of active clients increased by +1 000 clients.

Monthly business volumes and profitability

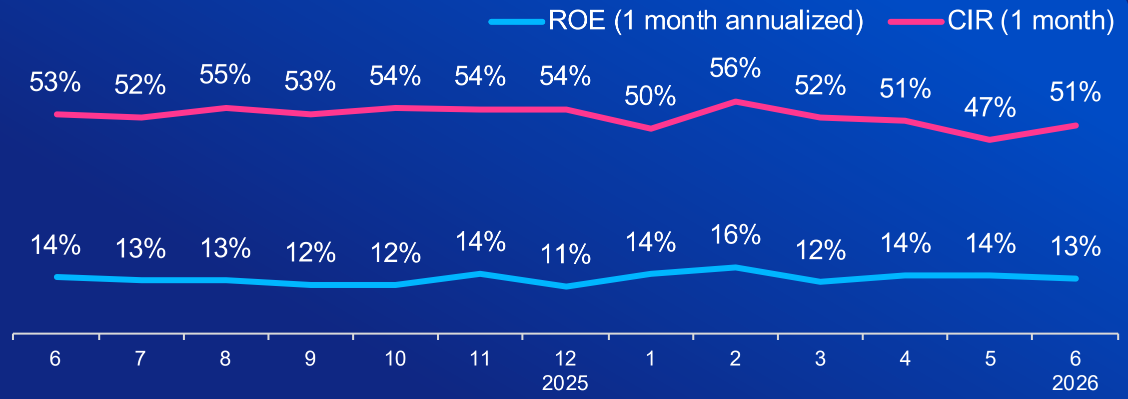
Monthly profit



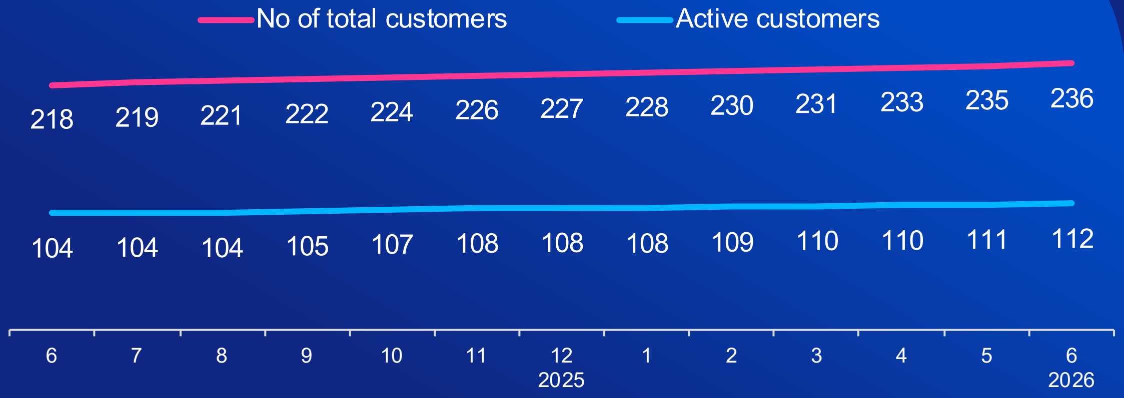
Loans vs funding (deposits, covered bonds, etc)



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