Coop Pank Group
Unaudited financial results for July 2026

12.08.2026

July: Strong monthly profit

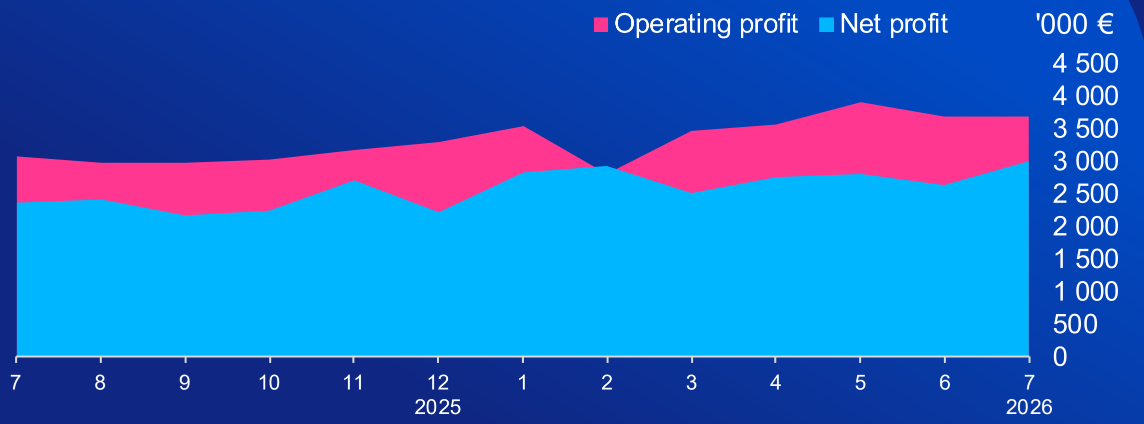
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date		Difference YoY	
	07.26	06.26	07.26	07.25		
Net operating income ('000 €)	**7 922**	**7 507**	**51 024**	**45 337**	**+5 687**	**+13%**
Interest	7 555	7 110	47 879	42 017	+5 862	+14%
Service fee and commissions	302	366	2 528	2 688	-160	-6%
Other	65	31	618	632	-15	-2%
Operating expenses	**4 231**	**3 799**	**26 255**	**23 004**	**+3 252**	**+14%**
Payroll expenses	2 661	2 185	15 245	13 580	+1 666	+12%
Other expenses	1 570	1 614	11 010	9 424	+1 586	+17%
Operating profit	**3 691**	**3 708**	**24 769**	**22 334**	**+2 435**	**+11%**
Financial assets impairement losses	56	540	1 852	1 811	+41	+2%
Profit before income tax	**3 634**	**3 168**	**22 919**	**20 523**	**+2 395**	**+12%**
Income tax	609	531	3 367	3 582	-215	
Net profit	**3 025**	**2 637**	**19 550**	**16 941**	**+2 609**	**+15%**
Return on equity (ROE)	**14,5%**	**13,2%**	**14,0%**	**13,4%**	+0,5pp	
Cost / income ratio (CIR)	**53%**	**51%**	**51%**	**51%**	+0,7pp	
Net interest margin (NIM)	**3,1%**	**3,1%**	**3,0%**	**3,1%**	-0,1pp	
Cost of financing	**2,1%**	**2,1%**	**2,1%**	**2,6%**	-0,5pp	
No. of customers in Coop Pank ('000)	**237,6**	**236,2**	**237,6**	**219,3**	**+18,3**	**+8%**
Active customers	**112,2**	**112,1**	**112,2**	**104,1**	**+8,1**	**+8%**
Net loan portfolio (m€)	**2 253**	**2 234**	**2 253**	**1 966**	**+287**	**+15%**
Deposits, covered bonds, other	**2 543**	**2 497**	**2 543**	**2 181**	**+362**	**+17%**
Deposits	2 231	2 189	2 231	1 922	+310	+16%
Covered bonds	248	250	248	253	-5	-2%
Loans and other recources	64	59	64	6	+58	+1032%
Equity	**247**	**245**	**247**	**223**	**+25**	**+11%**

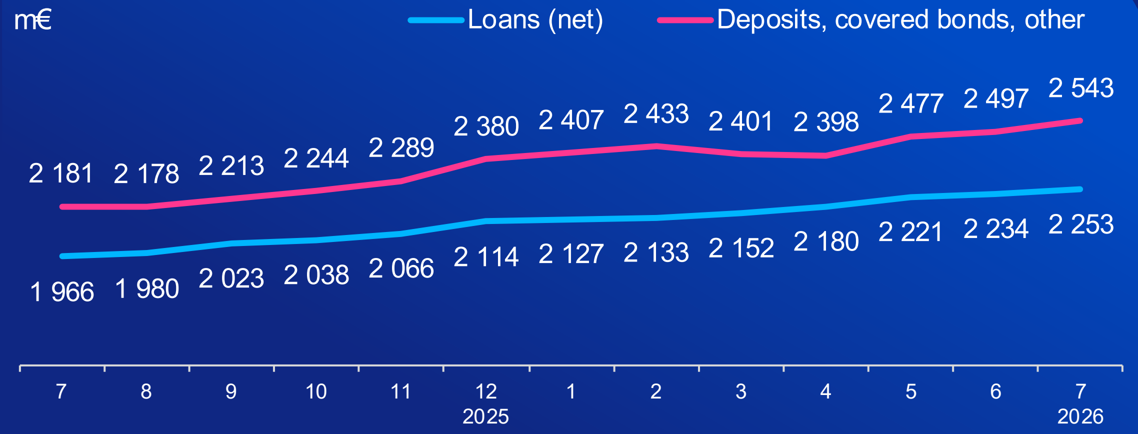
- In July net operating income was 7.9 M€ and net profit was at 3.03 M€ level.
- Monthly ROE was 14.5% and cost-income ratio 53%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +19 M€. Home loans increased by +12 M€, business loans by +4 M€, leasing by +1 M€ and consumer finance by +2 M€. In total, net loan portfolio has increased by +287 M€ (+15%) Y-o-Y.
- Deposits increased by +42 M€ M-o-M. Deposits from business clients increased by +50 M€, from private clients by +9 M€ and volume of foreign deposits decreased by -17 M€. Y-o-Y deposits increased by +310 M€ (+16%).
- Coop Pank customer base grew by +1 400 while the number of active clients increased by +200 clients.

Monthly business volumes and profitability

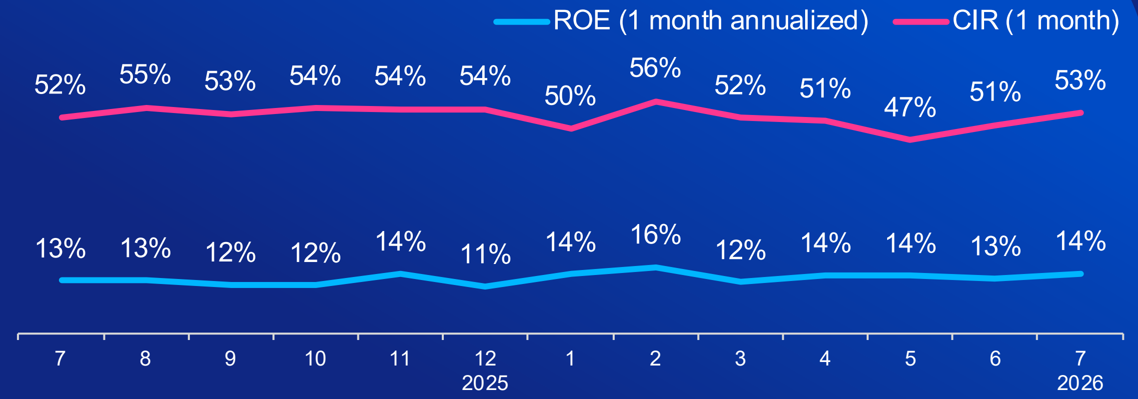
Monthly profit



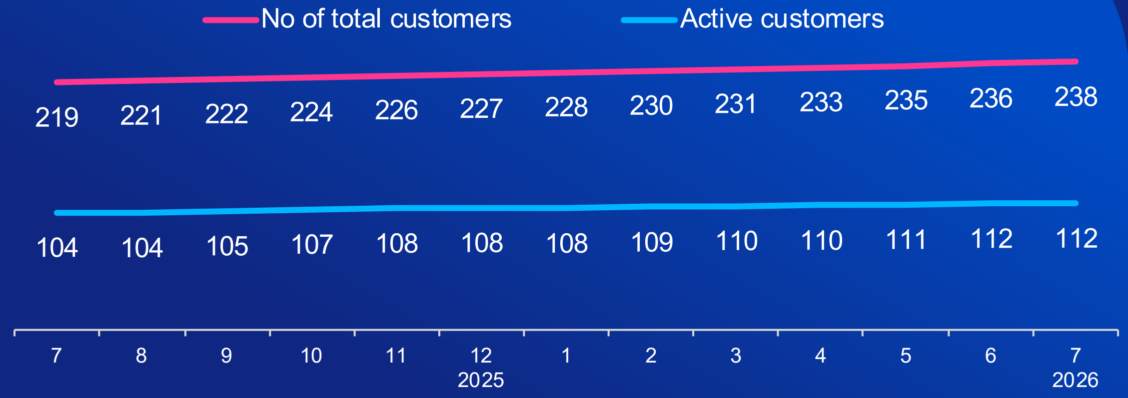
Loans vs funding (deposits, covered bonds, etc)



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