Coop Pank Group
Unaudited financial results for October 2026

11.11.2026

October: Strong growth in loan portfolio and in net profit

Key indicators compared to last month and year

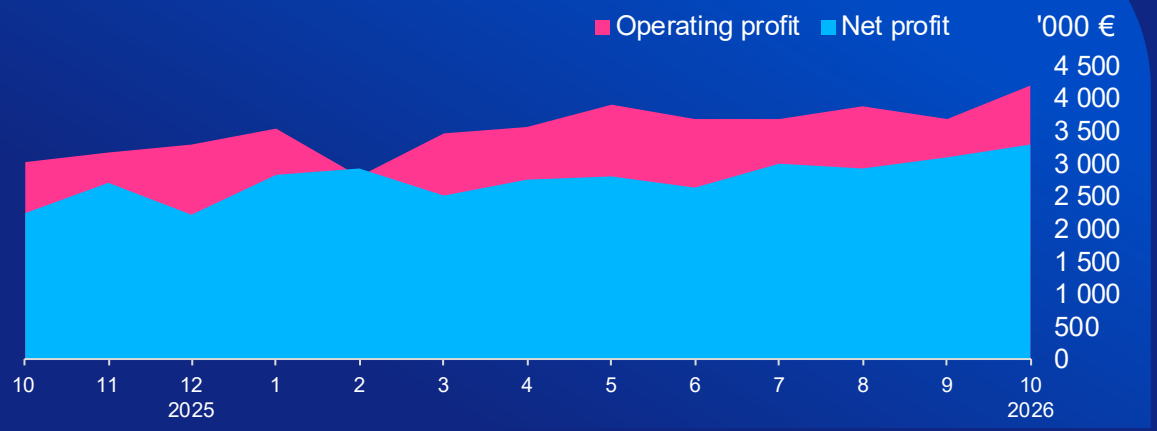
Coop Pank Group	Month		Year-to-Date			
	10.26	09.26	10.26	10.25	Difference YoY	
Net operating income ('000 €)	**8 347**	**7 914**	**75 213**	**65 092**	**+10 120**	**+16%**
Interest	7 978	7 553	71 039	60 544	+10 495	+17%
Service fee and commissions	335	312	3 436	3 768	-331	-9%
Other	35	50	737	781	-44	-6%
Operating expenses	**4 128**	**4 213**	**38 619**	**33 722**	**+4 897**	**+15%**
Payroll expenses	2 351	2 504	22 599	20 081	+2 518	+13%
Other expenses	1 777	1 708	16 020	13 641	+2 379	+17%
Operating profit	**4 219**	**3 702**	**36 594**	**31 370**	**+5 224**	**+17%**
Financial assets impairement losses	246	-34	2 432	2 578	-146	-6%
Profit before income tax	**3 973**	**3 736**	**34 163**	**28 792**	**+5 371**	**+19%**
Income tax	672	623	5 258	5 018	+240	
Net profit	**3 301**	**3 113**	**28 904**	**23 774**	**+5 130**	**+22%**
Return on equity (ROE)	**15,3%**	**15,1%**	**14,2%**	**13,0%**	+1,2pp	
Cost / income ratio (CIR)	**49%**	**53%**	**51%**	**52%**	-0,5pp	
Net interest margin (NIM)	**3,1%**	**3,1%**	**3,0%**	**3,1%**	-0,0pp	
Cost of financing	**2,3%**	**2,2%**	**2,1%**	**2,5%**	-0,4pp	
No. of customers in Coop Pank ('000)	**242,1**	**240,6**	**242,1**	**224,0**	**+18,1**	**+8%**
Active customers	**114,6**	**113,9**	**114,6**	**106,8**	**+7,8**	**+7%**
Net loan portfolio (m€)	**2 347**	**2 301**	**2 347**	**2 038**	**+309**	**+15%**
Deposits, covered bonds, other	**2 698**	**2 615**	**2 698**	**2 244**	**+453**	**+20%**
Deposits	2 376	2 321	2 376	1 954	+422	+22%
Covered bonds	249	247	249	256	-7	-3%
Loans and other recources	73	48	73	34	+39	+114%
Equity	**255**	**252**	**255**	**230**	**+25**	**+11%**

- In October net operating income was 8.3 M€ and net profit was at 3.3 M€ level.
- Monthly ROE was 15.3% and cost-income ratio 49%.
- Quality of loan portfolio remains strong.
- Interest environment supports profitability.

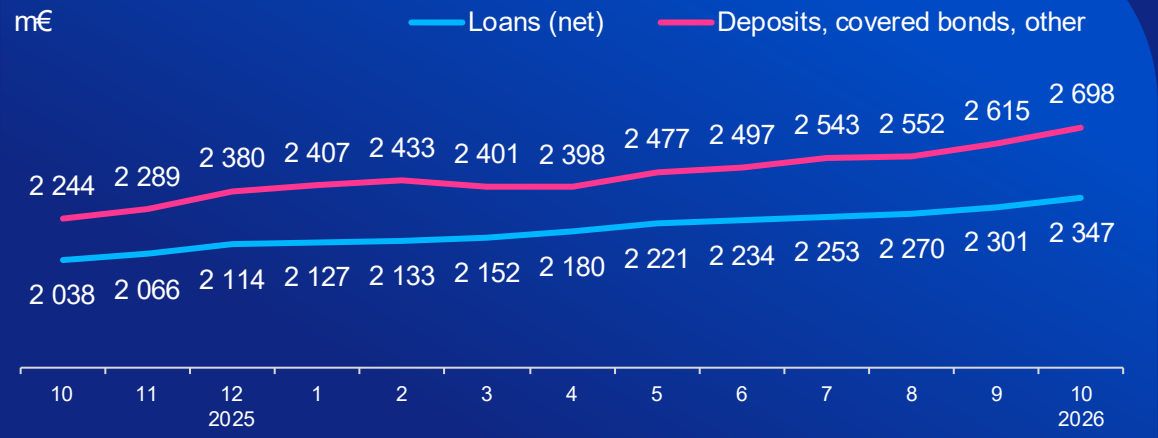
- Net loan portfolio increased during the month by +45 M€. Home loans increased by +6 M€, business loans by +36 M€, leasing increased by +2 M€ and consumer finance also by +1 M€. In total, net loan portfolio has increased by +309 M€ (+15%) Y-o-Y.
- Deposits increased by +55 M€ M-o-M. Deposits from business clients increased by +30 M€, from private clients increased by +3 M€ and volume of foreign deposits increased by +22 M€. Y-o-Y deposits increased by +453 M€ (+20%).
- Coop Pank customer base grew by +1 500 while the number of active clients increased by + 700.

Monthly business volumes and profitability

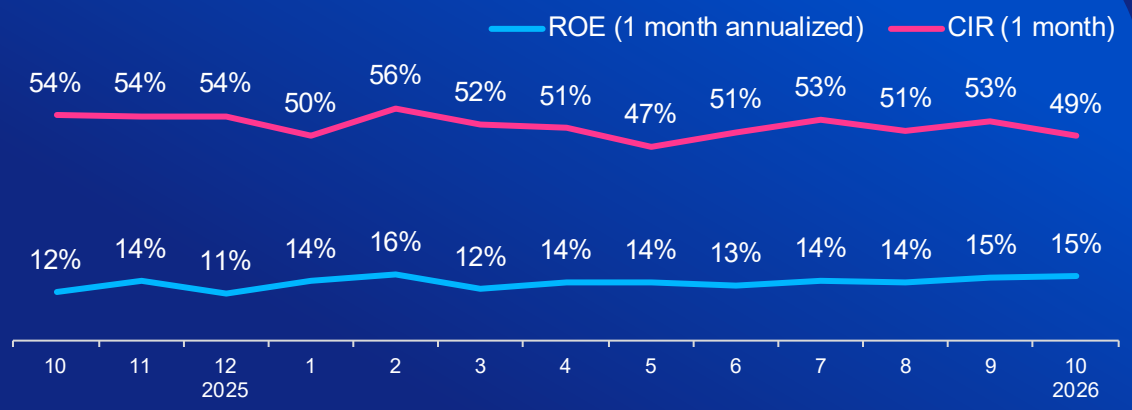
Monthly profit



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