

Coop Pank Group Unaudited financial results for August 2025

10.09.2025

August: Stable growth and strong profit

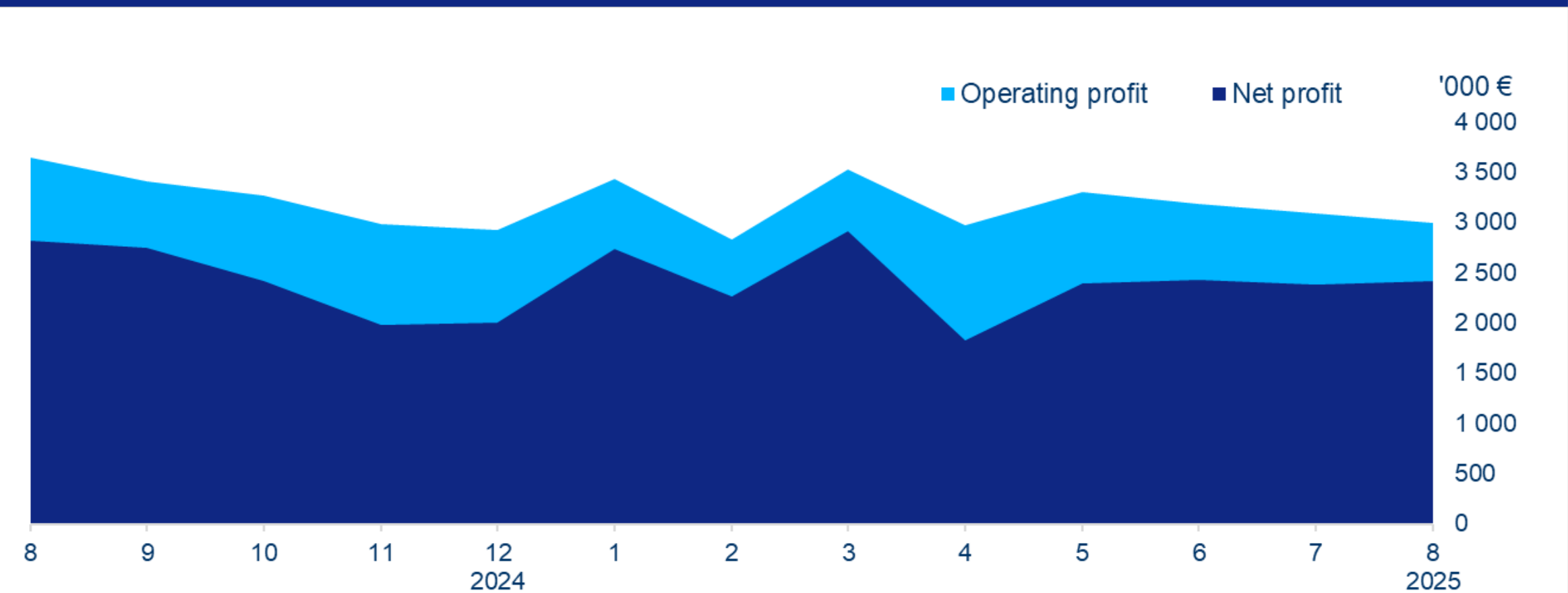
Key indicators compared to last month and year

| Coop Pank Group | Month | | Year-to-Date | | | |
|---|--------------|--------------|---------------|---------------|----------------|-------------|
| | 08.25 | 07.25 | 08.25 | 08.24 | Difference YoY | |
| Net operating income ('000 €) | 6 656 | 6 483 | 51 993 | 55 154 | -3 161 | -6% |
| Interest | 6 236 | 6 084 | 48 253 | 52 052 | -3 798 | -7% |
| Service fee and commissions | 355 | 367 | 3 043 | 2 721 | +321 | +12% |
| Other | 65 | 32 | 697 | 381 | +316 | +83% |
| Operating expenses | 3 656 | 3 393 | 26 659 | 26 427 | +232 | +1% |
| Payroll expenses | 2 266 | 2 084 | 15 846 | 15 402 | +444 | +3% |
| Other expenses | 1 390 | 1 309 | 10 813 | 11 025 | -212 | -2% |
| Operating profit | 3 000 | 3 090 | 25 334 | 28 726 | -3 392 | -12% |
| Financial assets impairment losses | 108 | 216 | 1 919 | 2 585 | -666 | -26% |
| Profit before income tax | 2 892 | 2 873 | 23 415 | 26 142 | -2 726 | -10% |
| Income tax | 472 | 494 | 4 054 | 3 108 | +946 | |
| Net profit | 2 420 | 2 380 | 19 361 | 23 033 | -3 672 | -16% |
| Return on equity (ROE) | 12,7% | 12,7% | 13,3% | 17,6% | -4,4pp | |
| Cost / income ratio (CIR) | 55% | 52% | 51% | 48% | +3,4pp | |
| Net interest margin (NIM) | 3,0% | 3,0% | 3,1% | 3,9% | -0,8pp | |
| Cost of financing | 2,4% | 2,4% | 2,6% | 3,4% | -0,8pp | |
| No. of customers in Coop Pank ('000) | 221,0 | 219,3 | 221,0 | 199,5 | +21,5 | +11% |
| Active customers | 103,8 | 104,1 | 103,8 | 94,3 | +9,5 | +10% |
| Net loan portfolio (m€) | 1 980 | 1 966 | 1 980 | 1 645 | +335 | +20% |
| Deposits, loans received & covered bonds | 2 178 | 2 181 | 2 178 | 1 837 | +341 | +19% |
| Equity | 225 | 223 | 225 | 202 | +23 | +12% |

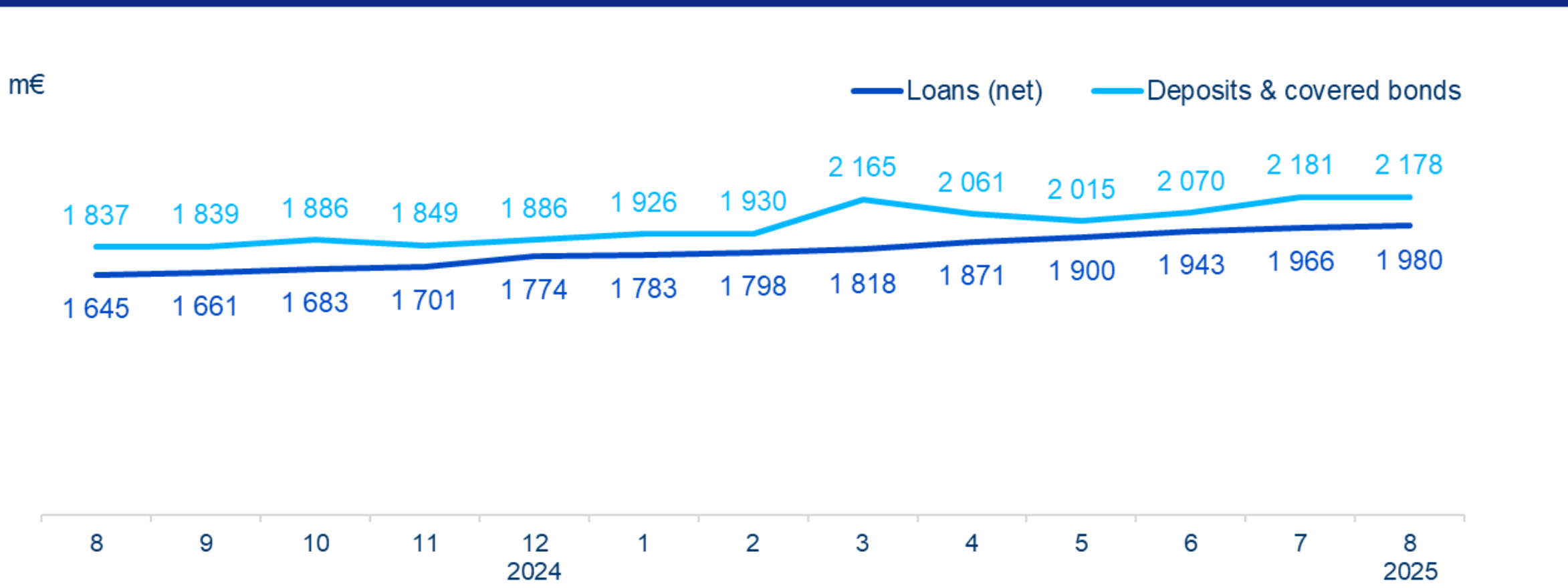
- In August net operating income was 6.7 M€ and net profit was at 2.4 M€ level.
- Monthly ROE was 12.7% and cost-income ratio 55%.
- Loan portfolio quality remains high.
- Net loan portfolio increased during the month by +14 M€. Home loans increased by +8 M€, business loans by +6 M€, consumer loans grew by ca +1 M€ and leasing portfolio decreased by ca +1 M€. In total net loan portfolio has increased by +335 M€ (+20%) Y-o-Y.
- Deposits decreased by +4 M€ M-o-M. Deposits from business clients decreased by -6 M€ and from private clients increased by +6 M€. Volume of foreign deposits decreased by -4 m€. Y-o-Y deposits increased by +84 M€ (+5%).
- Coop Pank customer base grew by 1 700 and number of active clients decreased by 300 clients.

Business volumes and profitability last 13 months

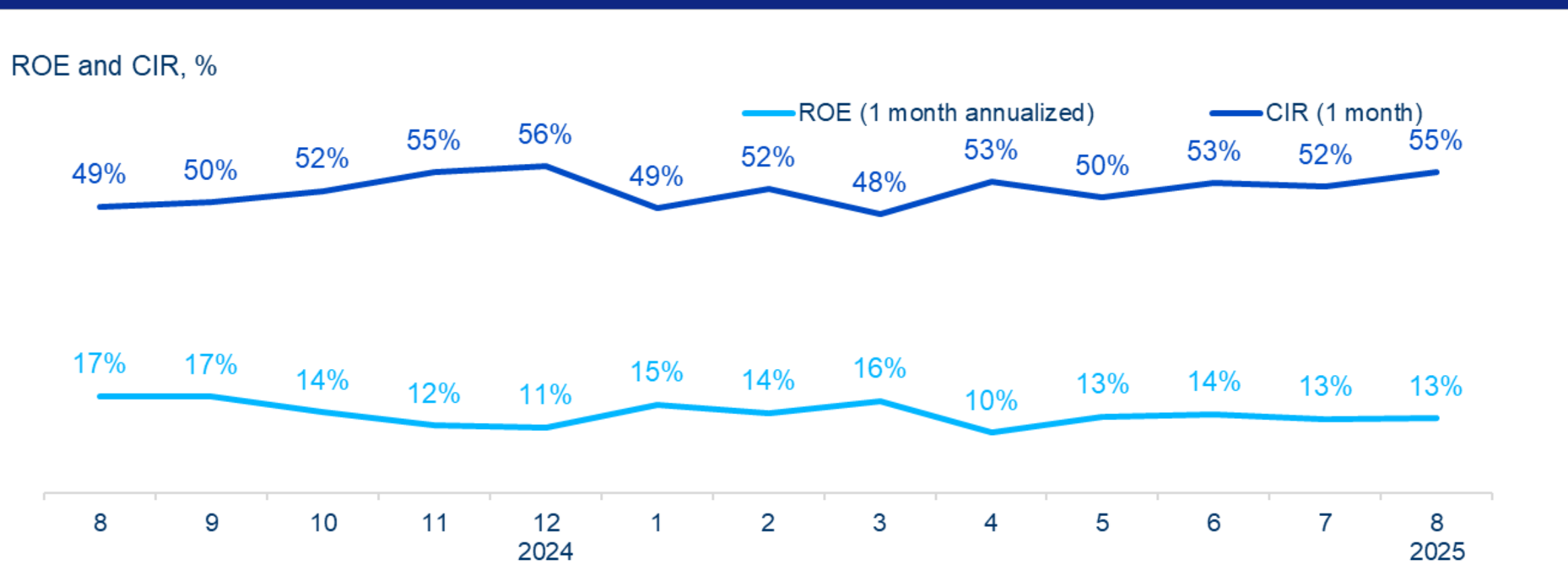
Monthly profit



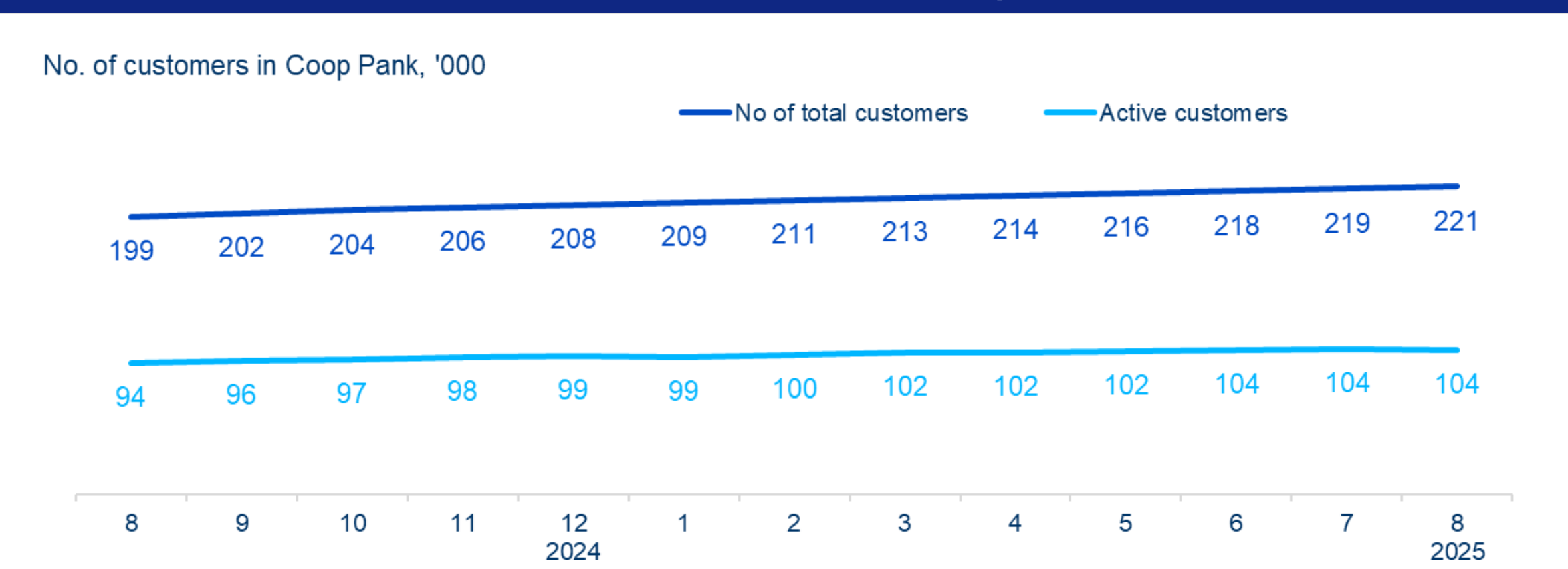
Loans, deposits and covered bonds



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