

Coop Pank Group Unaudited financial results for June 2025

18.07.2025

June: Solid growth and strong profit

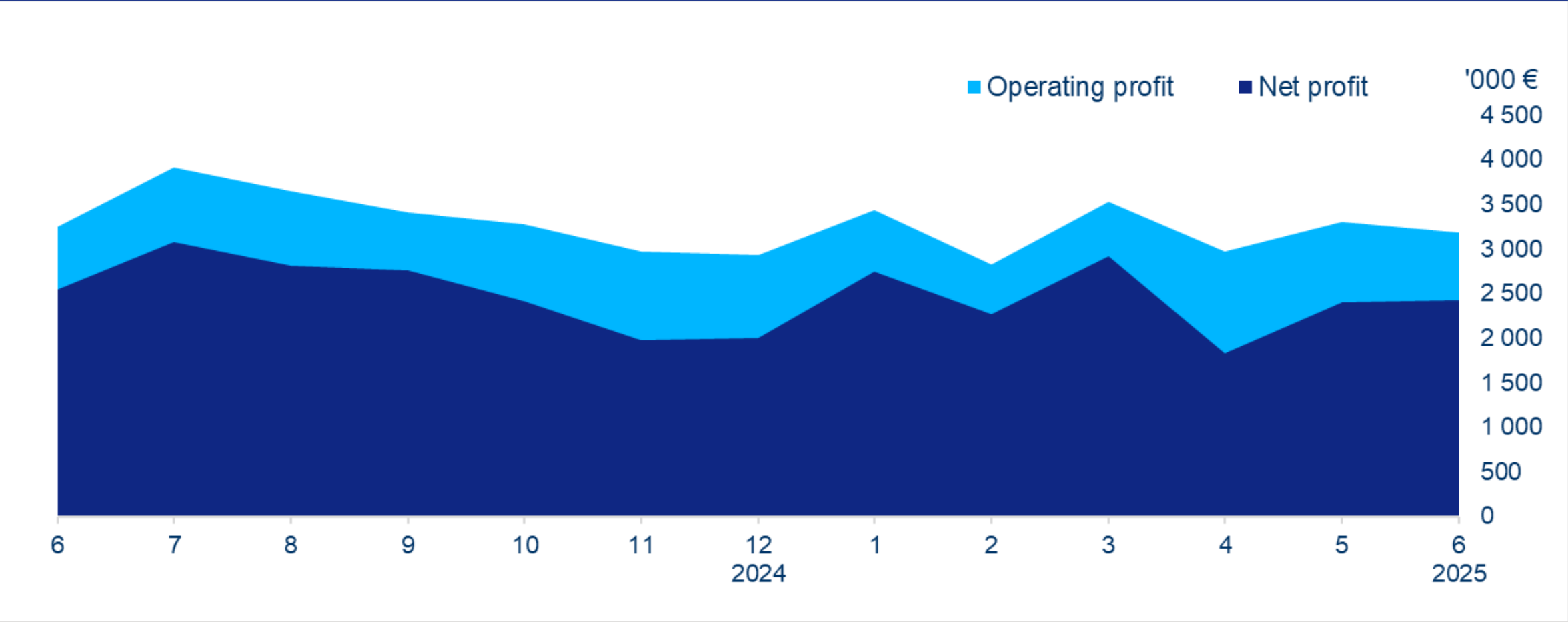
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	06.25	05.25	06.25	06.24	Difference YoY	
Net operating income ('000 €)	6 514	6 661	38 854	40 687	-1 833	-5%
Interest	5 875	6 210	35 933	38 400	-2 467	-6%
Service fee and commissions	378	395	2 321	2 015	+305	+15%
Other	262	56	600	271	+329	+121%
Operating expenses	3 334	3 363	19 610	19 518	+93	+0%
Payroll expenses	1 989	1 985	11 496	11 267	+229	+2%
Other expenses	1 346	1 379	8 115	8 251	-136	-2%
Operating profit	3 180	3 298	19 244	21 168	-1 924	-9%
Financial assets impairment losses	171	416	1 594	1 800	-206	-11%
Profit before income tax	3 009	2 882	17 650	19 368	-1 718	-9%
Income tax	581	489	3 088	2 232	+856	
Net profit	2 428	2 394	14 562	17 136	-2 574	-15%
Return on equity (ROE)	13,5%	13,1%	13,5%	17,8%	-4,3pp	
Cost / income ratio (CIR)	51%	50%	50%	48%	+2,5pp	
Net interest margin (NIM)	3,1%	3,1%	3,2%	3,9%	-0,7pp	
Cost of financing	2,4%	2,5%	2,7%	3,4%	-0,8pp	
No. of customers in Coop Pank ('000)	217,6	216,0	217,6	196,1	+21,5	+11%
Active customers	103,6	102,4	103,6	95,3	+8,3	+9%
Net loan portfolio (m€)	1 943	1 900	1 943	1 621	+322	+20%
Deposits, loans received & covered bonds	2 070	2 015	2 070	1 740	+330	+19%
Equity	220	217	220	195	+25	+13%

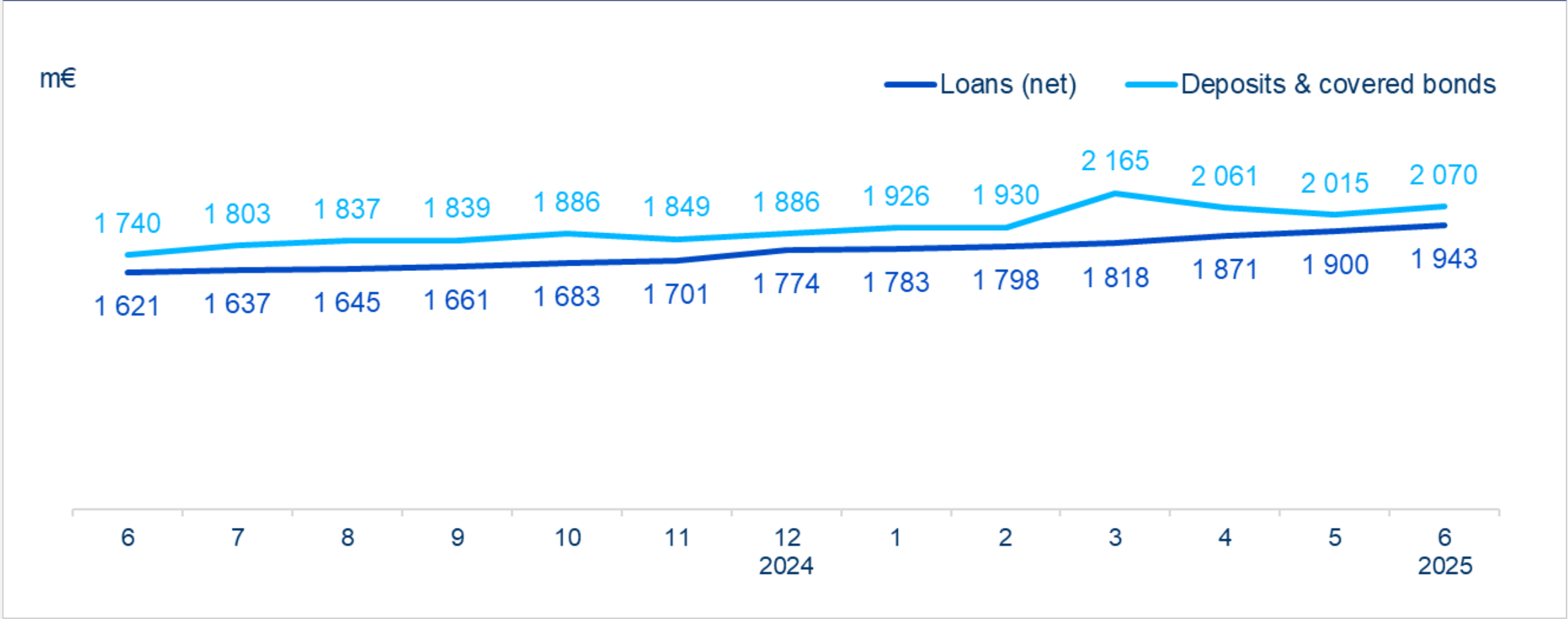
- In June net operating income was 6.5 M€ and net profit was at 2.4 M€ level.
- Monthly ROE was 13.5% and cost-income ratio 51%.
- Loan portfolio quality remains high.
- One client in the leasing portfolio was in payment delay with significant amount as of the end of the month, but a solution has been found for this case and according to the bank's estimates no credit loss will arise from this.
- Net loan portfolio increased during the month by +43 M€. Home loans increased by +12 M€, business loans by +29 M€, consumer loans grew by almost +1 M€ and leasing portfolio by almost +2M€. In total net loan portfolio has increased by +322 M€ (+20%) Y-o-Y.
- Deposits increased by +55 M€ M-o-M. Deposits from business clients increased by +8 M€ and from private clients increased by +6 M€. Volume of foreign deposits increased by +41 m€. Y-o-Y deposits increased by +77 M€ (+4%).
- Coop Pank customer base grew by 1 600 and number of active clients increased by 1 100 clients.

Business volumes and profitability last 13 months

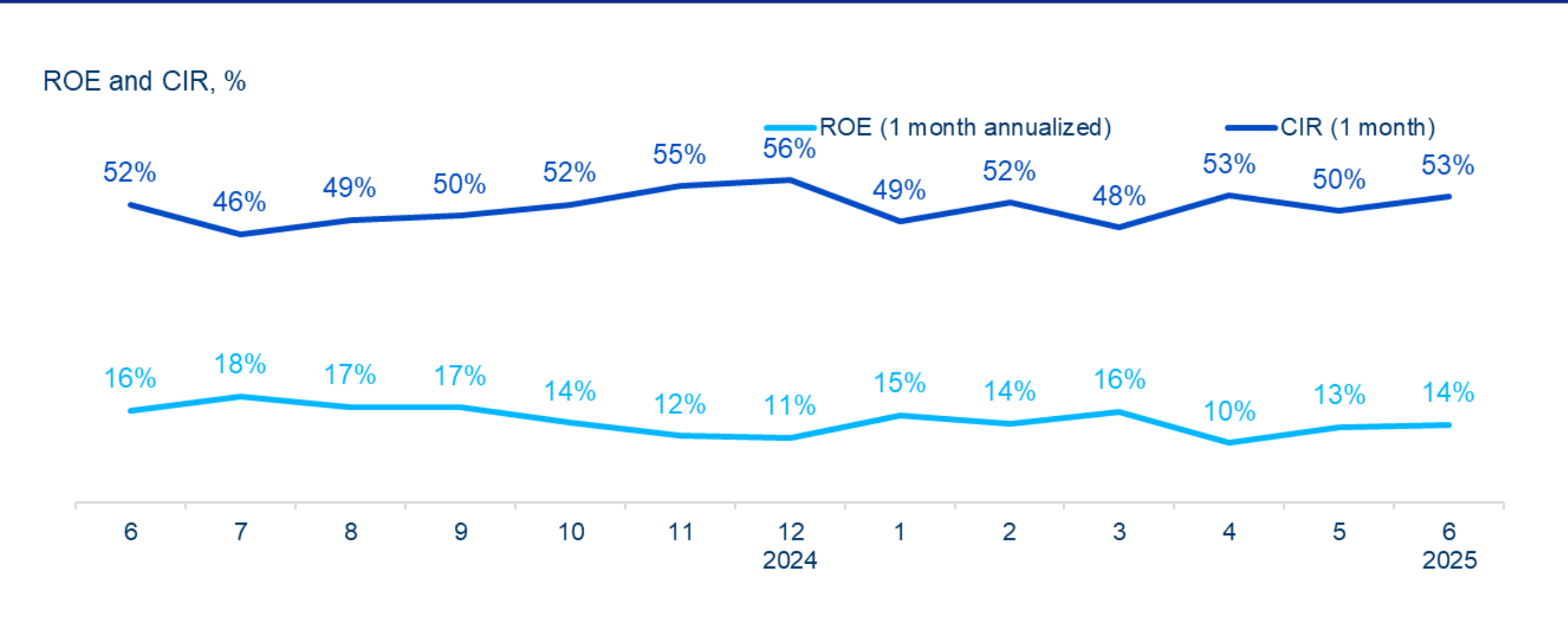
Monthly profit



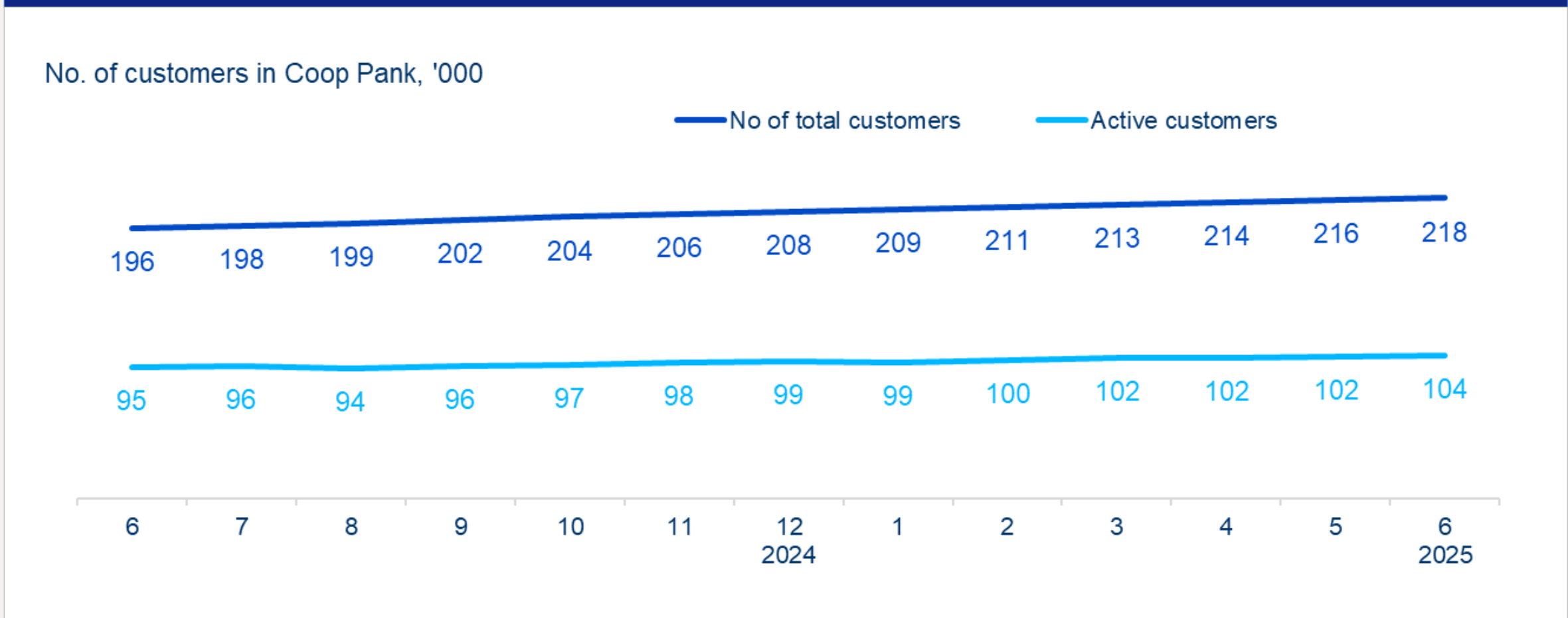
Loans, deposits and covered bonds



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