Coop Pank Group
Unaudited financial results for August 2026

10.09.2026

August: Strong monthly profit

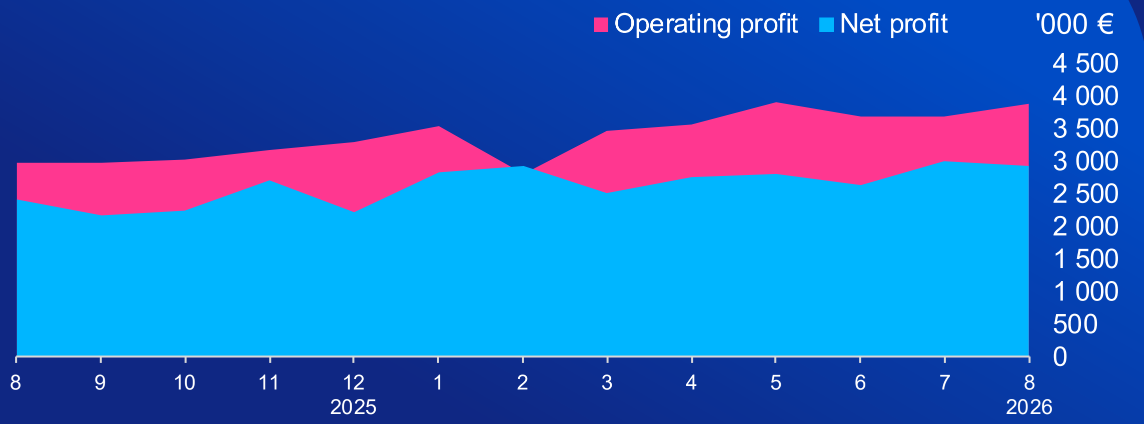
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date		Difference YoY	
	08.26	07.26	08.26	08.25		
Net operating income ('000 €)	**7 927**	**7 922**	**58 951**	**51 993**	**+6 958**	**+13%**
Interest	7 629	7 555	55 508	48 253	+7 255	+15%
Service fee and commissions	263	302	2 790	3 043	-252	-8%
Other	35	65	653	697	-44	-6%
Operating expenses	**4 023**	**4 231**	**30 278**	**26 659**	**+3 619**	**+14%**
Payroll expenses	2 498	2 661	17 743	15 846	+1 898	+12%
Other expenses	1 525	1 570	12 535	10 813	+1 721	+16%
Operating profit	**3 904**	**3 691**	**28 673**	**25 334**	**+3 340**	**+13%**
Financial assets impairement losses	369	56	2 220	1 919	+302	+16%
Profit before income tax	**3 535**	**3 634**	**26 454**	**23 415**	**+3 039**	**+13%**
Income tax	596	609	3 963	4 054	-91	
Net profit	**2 939**	**3 025**	**22 490**	**19 361**	**+3 129**	**+16%**
Return on equity (ROE)	**13,9%**	**14,5%**	**14,0%**	**13,3%**	+0,6pp	
Cost / income ratio (CIR)	**51%**	**53%**	**51%**	**51%**	+0,1pp	
Net interest margin (NIM)	**3,1%**	**3,1%**	**3,0%**	**3,1%**	-0,1pp	
Cost of financing	**2,2%**	**2,1%**	**2,1%**	**2,6%**	-0,5pp	
No. of customers in Coop Pank ('000)	**239,1**	**237,6**	**239,1**	**221,0**	**+18,2**	**+8%**
Active customers	**112,2**	**112,2**	**112,2**	**103,8**	**+8,4**	**+8%**
Net loan portfolio (m€)	**2 270**	**2 253**	**2 270**	**1 980**	**+290**	**+15%**
Deposits, covered bonds, other	**2 552**	**2 543**	**2 552**	**2 178**	**+373**	**+17%**
Deposits	2 300	2 231	2 300	1 918	+382	+20%
Covered bonds	248	248	248	255	-6	-3%
Loans and other recources	4	64	4	6	-2	-38%
Equity	**250**	**247**	**250**	**225**	**+25**	**+11%**

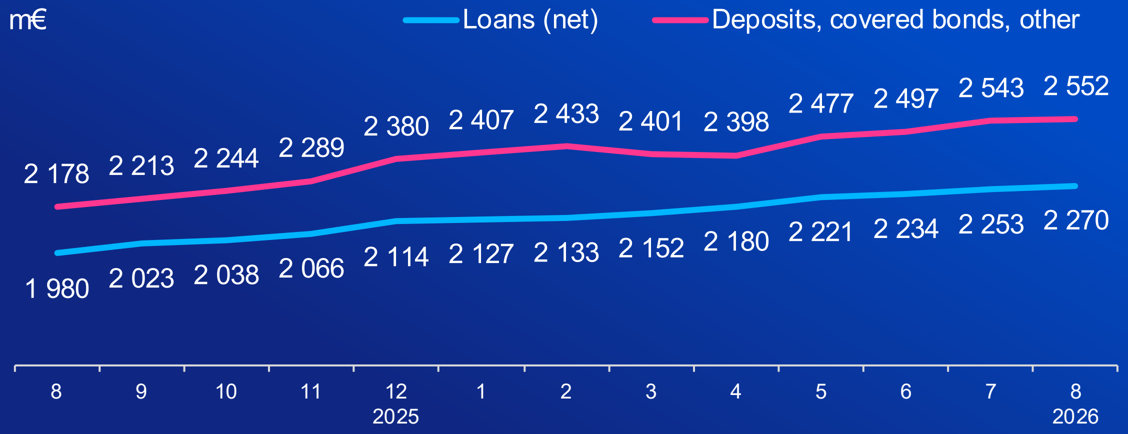
- In August net operating income was 7.9 M€ and net profit was at 2.9 M€ level.
- Monthly ROE was 13.9% and cost-income ratio 51%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +17 M€. Home loans increased by +8 M€, business loans by +9 M€, leasing decreased by -1 M€ and consumer finance by +1 M€. In total, net loan portfolio has increased by +290 M€ (+15%) Y-o-Y.
- Deposits increased by +69 M€ M-o-M. Deposits from business clients increased by +3 M€, from private clients by +5 M€ and volume of foreign deposits increased by +61 M€. Y-o-Y deposits increased by +382 M€ (+20%).
- Coop Pank customer base grew by +1 500 while the number of active clients remained unchanged.

Monthly business volumes and profitability

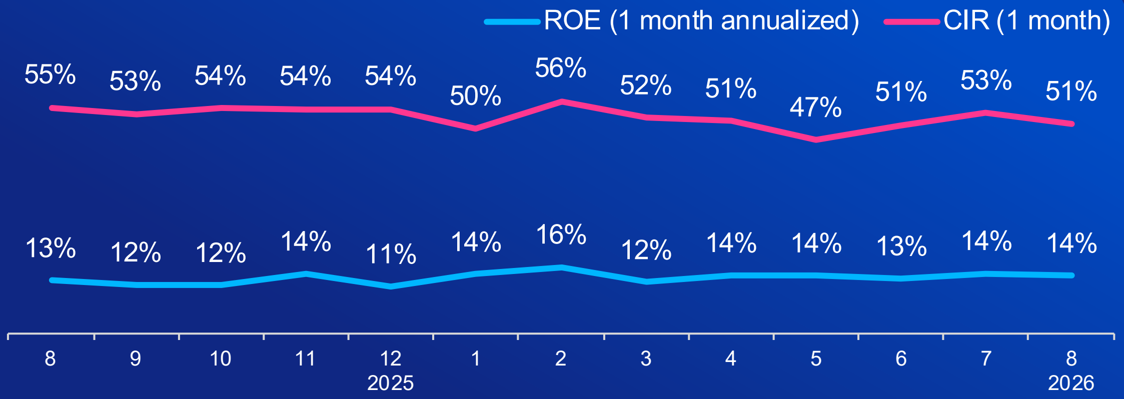
Monthly profit



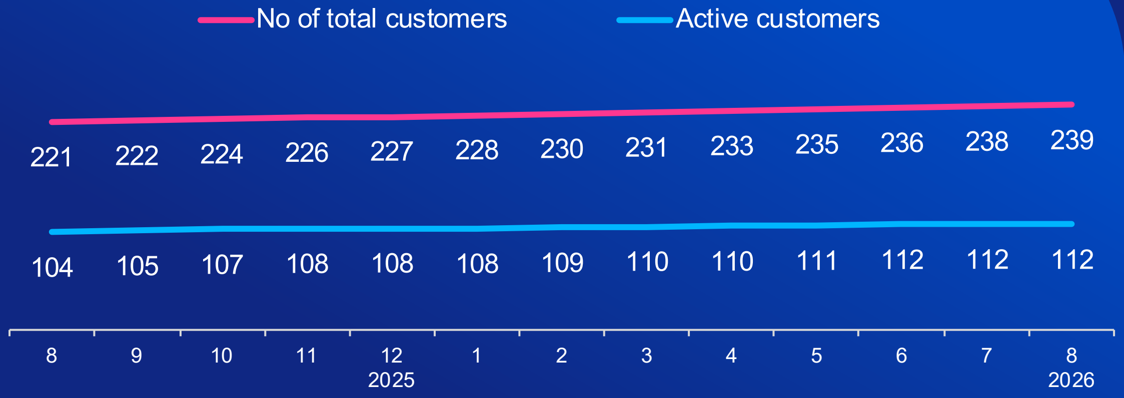
Loans vs funding (deposits, covered bonds, etc)



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