

Coop Pank Group Unaudited financial results for Nov 2025

10.12.2025

Nov: Solid growth in business volumes; results significantly affected by resulation of a major problematic loan

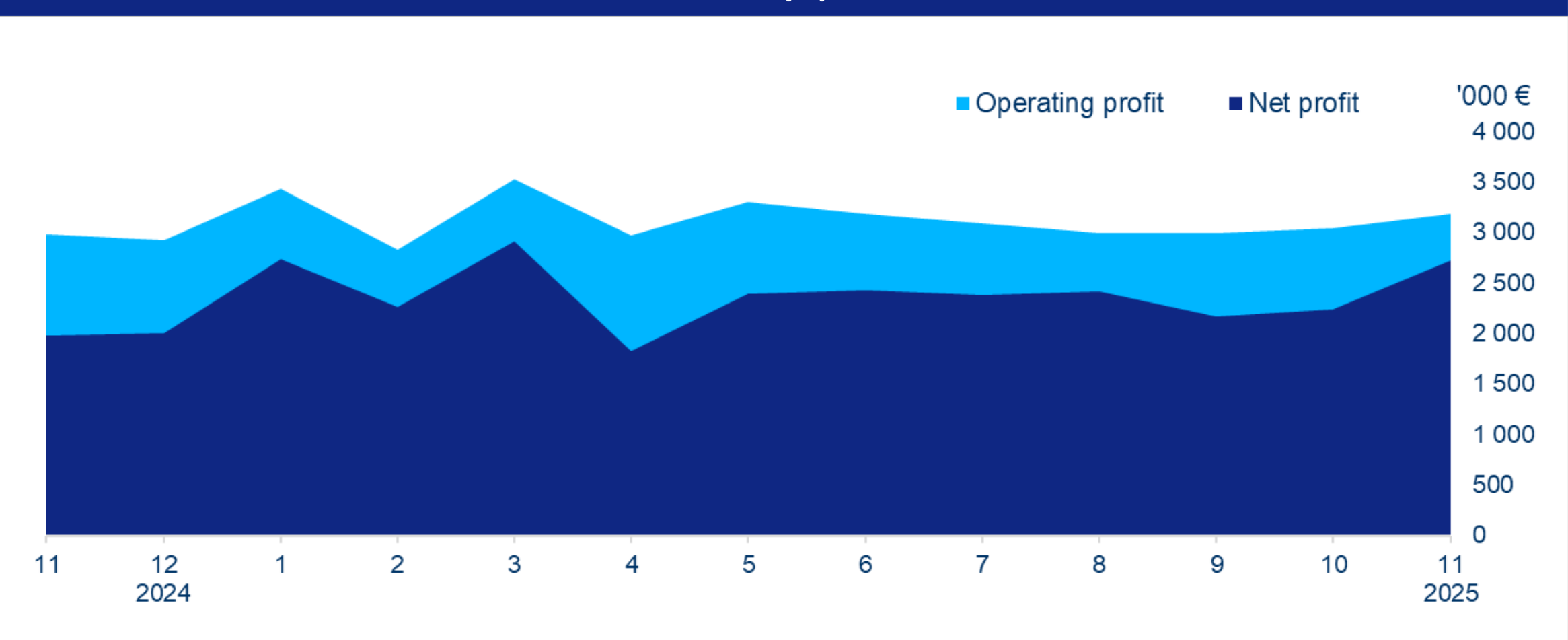
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	11.25	10.25	11.25	11.24	Difference YoY	
Net operating income ('000 €)	6 998	6 695	72 090	75 248	-3 159	-4%
Interest	6 015	6 312	66 558	71 098	-4 540	-6%
Service fee and commissions	388	347	4 155	3 840	+315	+8%
Other	595	37	1 378	311	+1 067	+343%
Operating expenses	3 812	3 652	37 533	36 867	+665	+2%
Payroll expenses	2 087	2 113	22 168	21 351	+816	+4%
Other expenses	1 725	1 539	15 365	15 516	-151	-1%
Operating profit	3 187	3 044	34 557	38 381	-3 824	-10%
Financial assets impairment losses	112	320	2 690	4 008	-1 319	-33%
Profit before income tax	3 075	2 723	31 868	34 373	-2 505	-7%
Income tax	355	482	5 373	4 192	+1 182	
Net profit	2 719	2 242	26 494	30 181	-3 686	-12%
Return on equity (ROE)	14,3%	11,6%	13,0%	16,5%	-3,5pp	
Cost / income ratio (CIR)	54%	55%	52%	49%	+3,1pp	
Net interest margin (NIM)	2,9%	2,9%	3,0%	3,8%	-0,7pp	
Cost of financing	2,2%	2,2%	2,5%	3,3%	-0,9pp	
No. of customers in Coop Pank ('000)	225,8	224,0	225,8	206,0	+19,9	+10%
Active customers	107,8	106,8	107,8	98,3	+9,5	+10%
Net loan portfolio (m€)	2 066	2 038	2 066	1 701	+365	+21%
Deposits, covered bonds, other	2 289	2 244	2 289	1 849	+441	+24%
Deposits	1 979	1 954	1 979	1 840	+138	+8%
Covered bonds	256	256	256	0	+256	
Loans and other recources	55	34	55	8	+47	+562%
Equity	232	230	232	210	+23	+11%

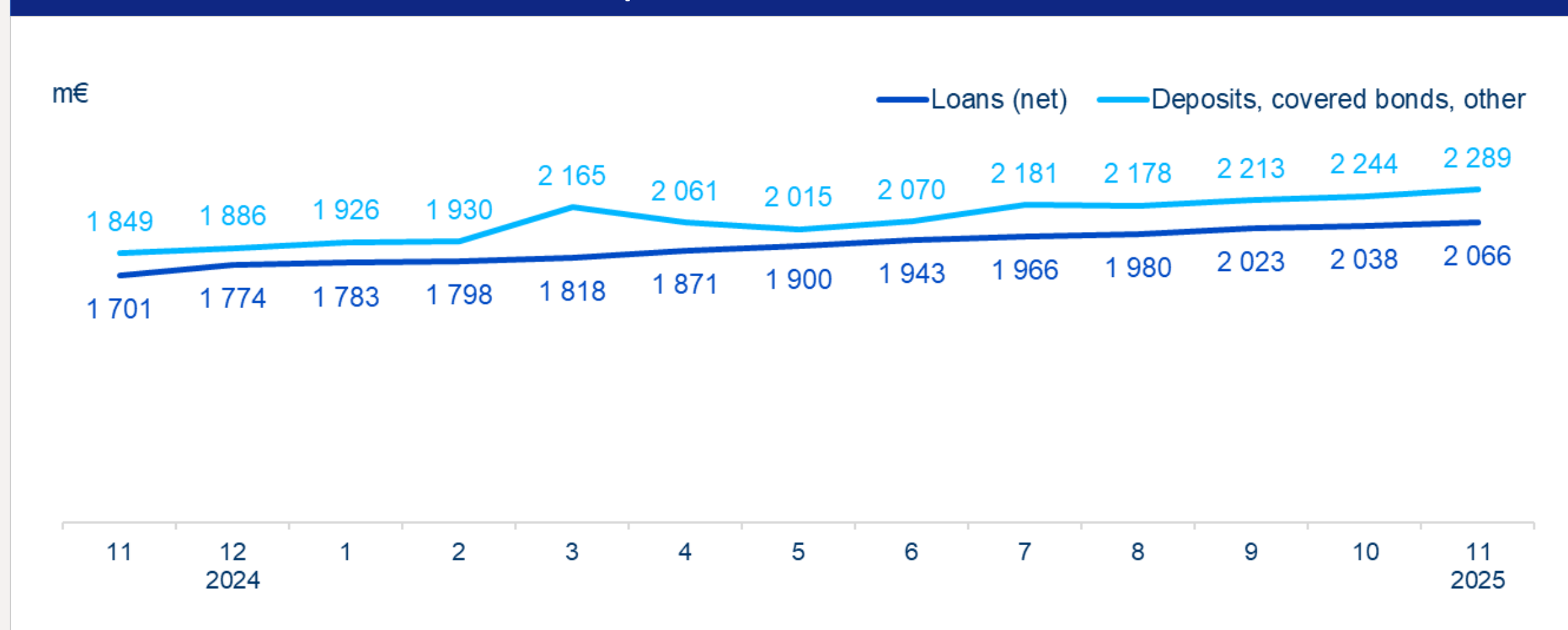
- In November net operating income was 7.0 M€ and net profit was at 2.7 M€ level.
- Monthly ROE was 14.3% and cost-income ratio 54%.
- Results significantly affected by resulation of a major problematic loan that caused releasing loan provisions made earlier this year and generated additional other revenue.
- Net loan portfolio increased during the month by +28 M€. Home loans increased by +9 M€, business loans by +18 M€ and leasing portfolio by +1 M€. Consumer loan remained stable. In total net loan portfolio has increased by +365 M€ (+21%) Y-o-Y.
- Deposits increased by +24 M€ M-o-M. Deposits from business clients increased by +22 M€ and from private clients by +11 M€. Volume of foreign deposits decreased by -9 M€. Y-o-Y deposits increased by +138 M€ (+8%).
- Coop Pank customer base grew by 1 800 and number of active clients increased by 1 000 clients.

Business volumes and profitability last 13 months

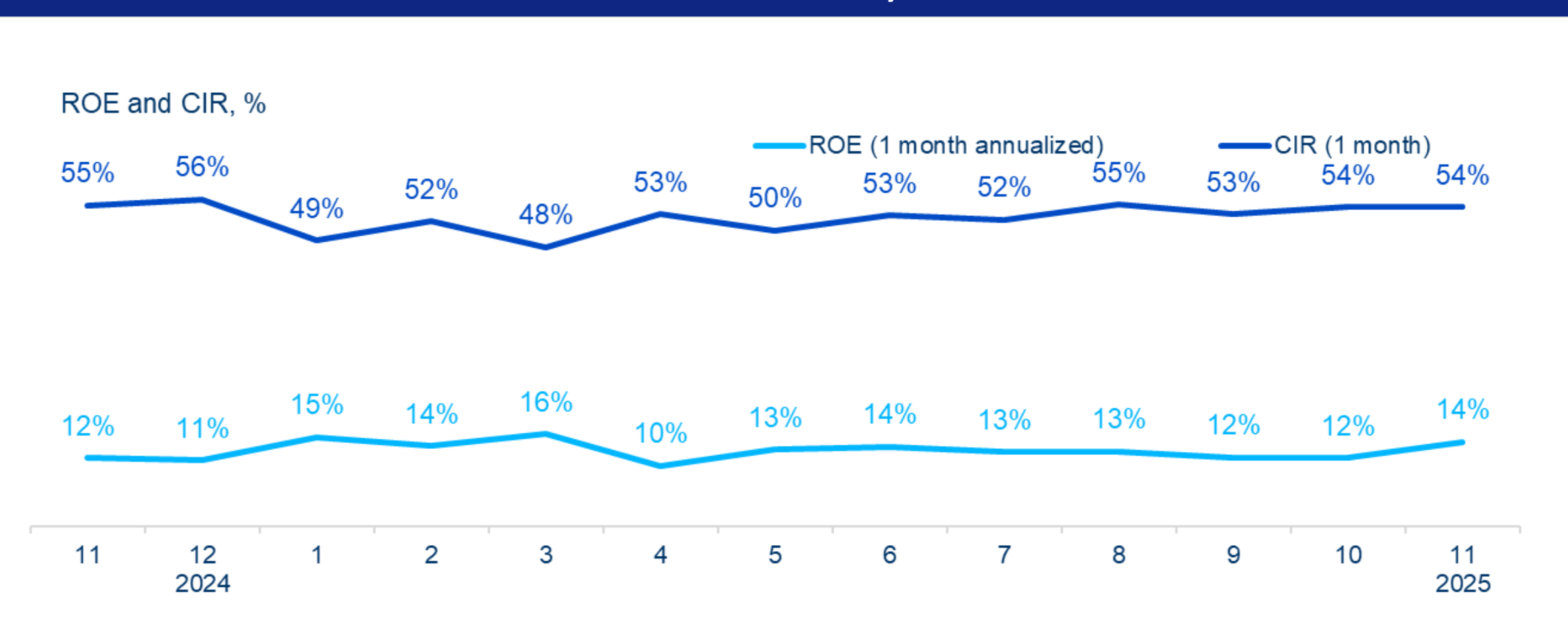
Monthly profit



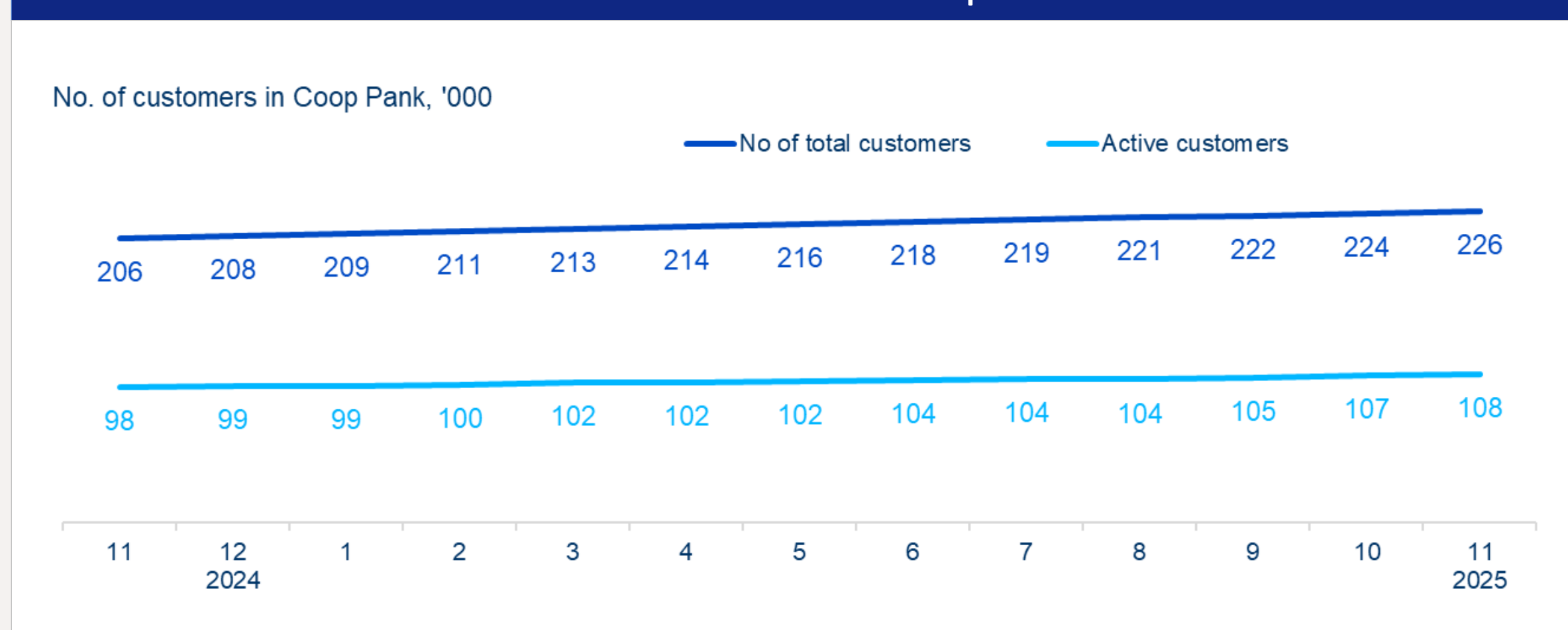
Loans, deposits and covered bonds



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