



Coop Pank Group

Unaudited financial results for Mar 2026

22.04.2026

March: Stable month with decent profit

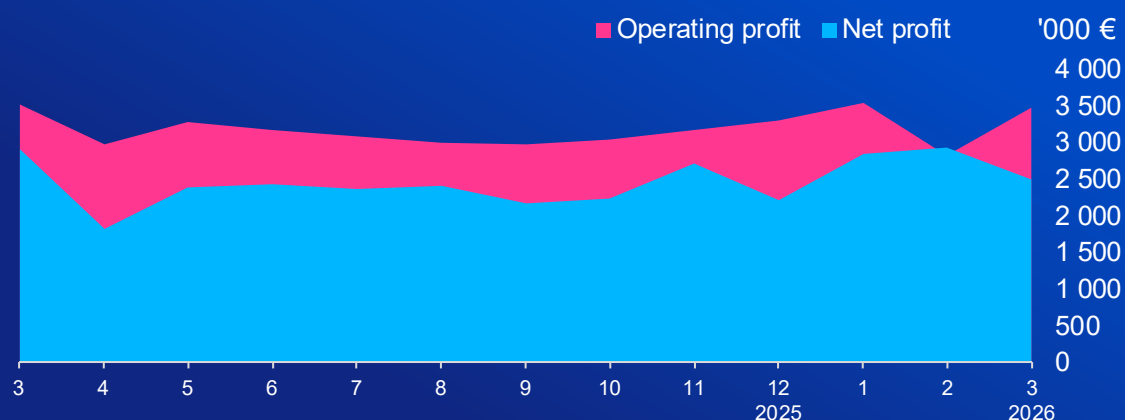
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	03.26	02.26	03.26	03.25	Difference YoY	
Net operating income ('000 €)	7 284	6 474	20 816	19 312	+1 503	+8%
Interest	6 876	6 024	19 544	17 931	+1 613	+9%
Service fee and commissions	377	340	1 086	1 156	-70	-6%
Other	30	110	188	226	-38	-17%
Operating expenses	3 801	3 653	10 962	9 519	+1 444	+15%
Payroll expenses	2 156	2 183	6 396	5 578	+818	+15%
Other expenses	1 645	1 470	4 566	3 941	+626	+16%
Operating profit	3 483	2 821	9 853	9 792	+61	+1%
Financial assets impairment losses	572	-297	375	226	+149	+66%
Profit before income tax	2 912	3 118	9 478	9 566	-88	-1%
Income tax	397	176	1 171	1 652	-481	
Net profit	2 515	2 942	8 306	7 913	+392	+5%
Return on equity (ROE)	12,2%	16,0%	13,9%	14,7%	-0,8pp	
Cost / income ratio (CIR)	52%	56%	53%	49%	+3,4pp	
Net interest margin (NIM)	3,0%	2,9%	2,9%	3,2%	-0,3pp	
Cost of financing	2,2%	2,0%	2,1%	2,7%	-0,6pp	
No. of customers in Coop Pank ('000)	231,3	229,8	231,3	212,8	+18,6	+9%
Active customers	110,1	108,8	110,1	101,8	+8,3	+8%
Net loan portfolio (m€)	2 152	2 133	2 152	1 818	+333	+18%
Deposits, covered bonds, other	2 401	2 433	2 401	2 165	+236	+11%
Deposits	2 120	2 131	2 120	1 907	+213	+11%
Covered bonds	247	258	247	250	-4	-1%
Loans and other resources	34	45	34	8	+27	+351%
Equity	242	241	242	220	+22	+10%

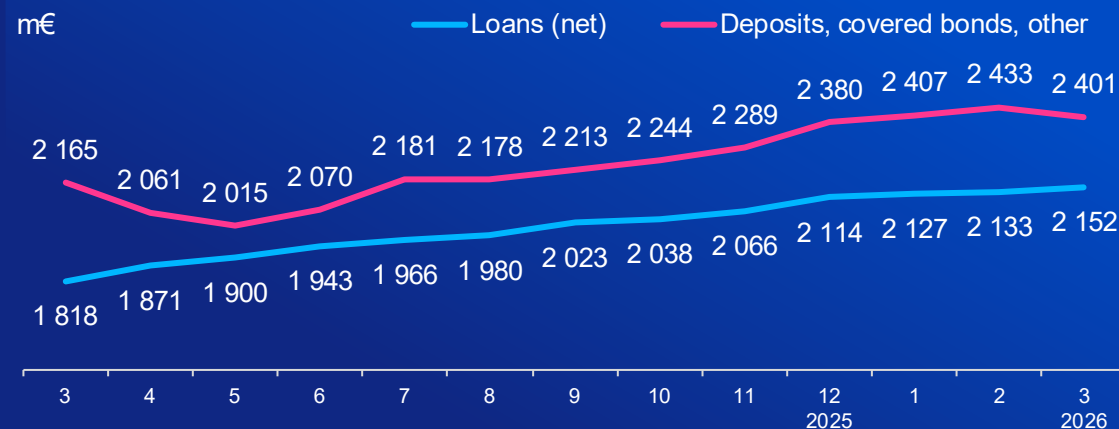
- In March net operating income was 7.3 M€ and net profit was at 2.5 M€ level.
- Monthly ROE was 12.2% and cost-income ratio 52%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +19 M€. Home loans increased by +8 M€ and business loans by +9 M€, leasing and consumer finance portfolio increased +1 M€. In total, net loan portfolio has increased by +333 M€ (+18%) Y-o-Y.
- Deposits decreased by -11 M€ M-o-M. Deposits from business clients increased by +13 M€, from private clients by +6 M€ and volume of foreign deposits decreased by -30 M€. Y-o-Y deposits increased by +213 M€ (+11%).
- Coop Pank customer base grew by +1 500 while the number of active clients increased by +1300 clients.

Business volumes and profitability last 13 months

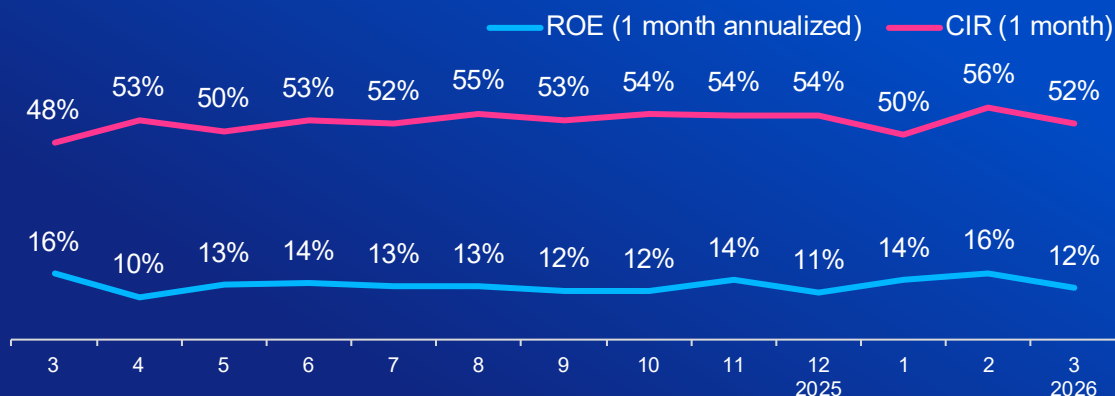
Monthly profit



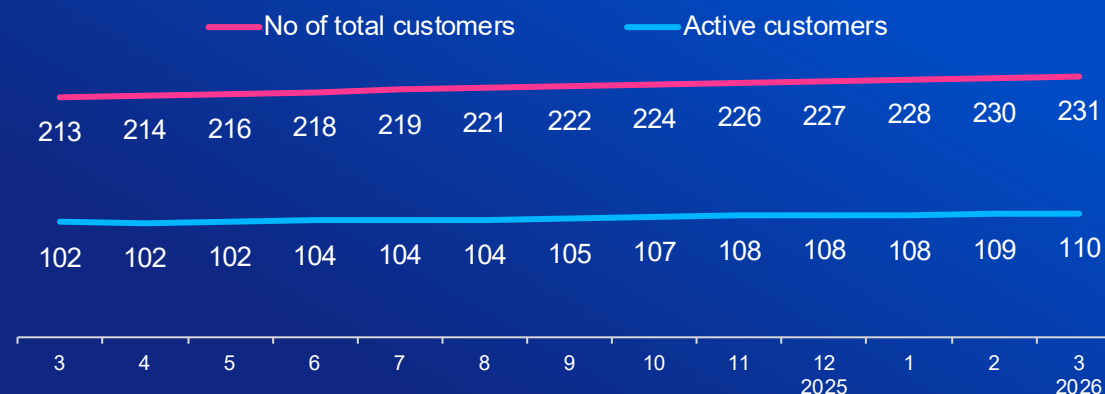
Loans vs funding (deposits, covered bonds, etc)



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