

Coop Pank Group
Unaudited financial results for *May 2026*

10.06.2026

May: Strong growth in loan volumes and decent profit

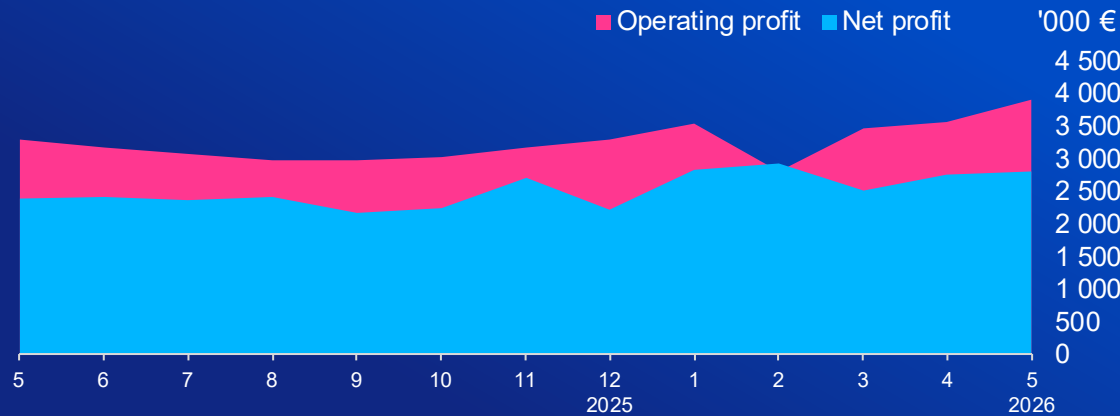
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	05.26	04.26	05.26	05.25	Difference	YoY
Net operating income ('000 €)	7 395	7 385	35 596	32 342	+3 254	+10%
Interest	7 031	6 639	33 214	30 059	+3 155	+10%
Service fee and commissions	364	411	1 861	1 944	-83	-4%
Other	0	335	522	340	+183	+54%
Operating expenses	3 464	3 797	18 223	16 276	+1 947	+12%
Payroll expenses	1 871	2 133	10 400	9 507	+893	+9%
Other expenses	1 593	1 664	7 823	6 769	+1 054	+16%
Operating profit	3 931	3 588	17 373	16 065	+1 308	+8%
Financial assets impairment losses	562	317	1 254	1 422	-168	-12%
Profit before income tax	3 370	3 271	16 118	14 643	+1 475	+10%
Income tax	542	514	2 227	2 507	-280	
Net profit	2 828	2 757	13 891	12 135	+1 756	+14%
Return on equity (ROE)	13,9%	14,0%	13,8%	13,4%	+0,4pp	
Cost / income ratio (CIR)	47%	51%	51%	50%	+0,9pp	
Net interest margin (NIM)	3,0%	3,0%	2,9%	3,2%	-0,2pp	
Cost of financing	2,1%	2,1%	2,1%	2,7%	-0,6pp	
No. of customers in Coop Pank ('000)	234,5	232,8	234,5	215,9	+18,6	+9%
Active customers	111,1	110,4	111,1	102,4	+8,7	+8%
Net loan portfolio (m€)	2 221	2 180	2 221	1 900	+321	+17%
Deposits, covered bonds, other	2 477	2 398	2 477	2 015	+462	+23%
Deposits	2 154	2 097	2 154	1 754	+401	+23%
Covered bonds	249	247	249	254	-5	-2%
Loans and other resources	74	54	74	8	+66	+877%
Equity	241	238	241	217	+24	+11%

- In May net operating income was 7.4 M€ and net profit was at 2.8 M€ level.
- Monthly ROE was 13.9% and cost-income ratio 47%.
- Quality of loan portfolio remains strong.
- Net loan portfolio increased during the month by +41 M€. Home loans increased by +11 M€, business loans by +26 M€, leasing by +2 M€ and consumer finance by +2 M€. In total, net loan portfolio has increased by +321 M€ (+17%) Y-o-Y.
- Deposits increased by +57 M€ M-o-M. Deposits from business clients increased by +19 M€, from private clients by +1 M€ and volume of foreign deposits increased by 37 M€. Y-o-Y deposits increased by +401 M€ (+23%).
- Coop Pank customer base grew by +1 700 while the number of active clients increased by +700 clients.

Monthly business volumes and profitability

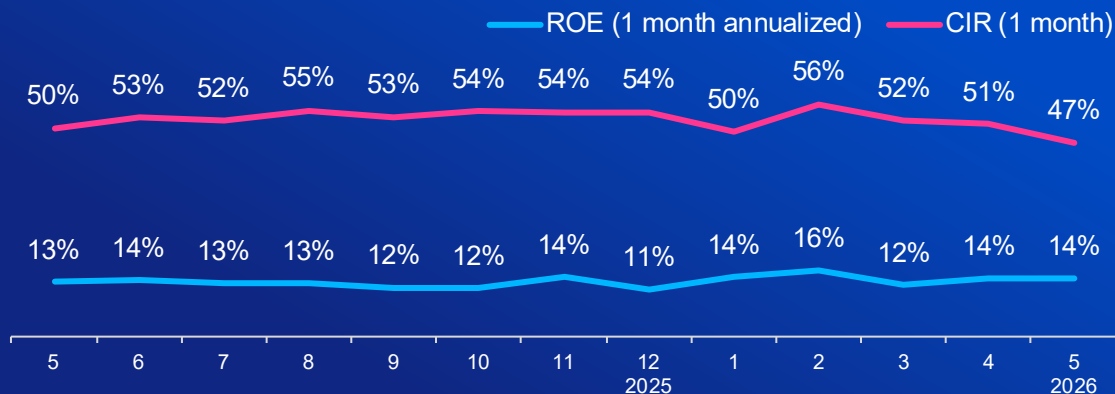
Monthly profit



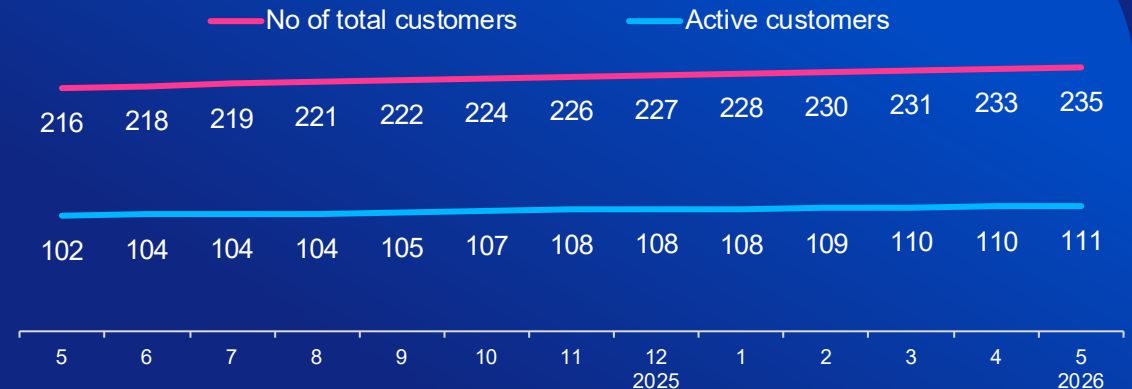
Loans vs funding (deposits, covered bonds, etc)



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