

Coop Pank Group Unaudited financial results for July 2025

12.08.2025

July: Solid growth and strong profit

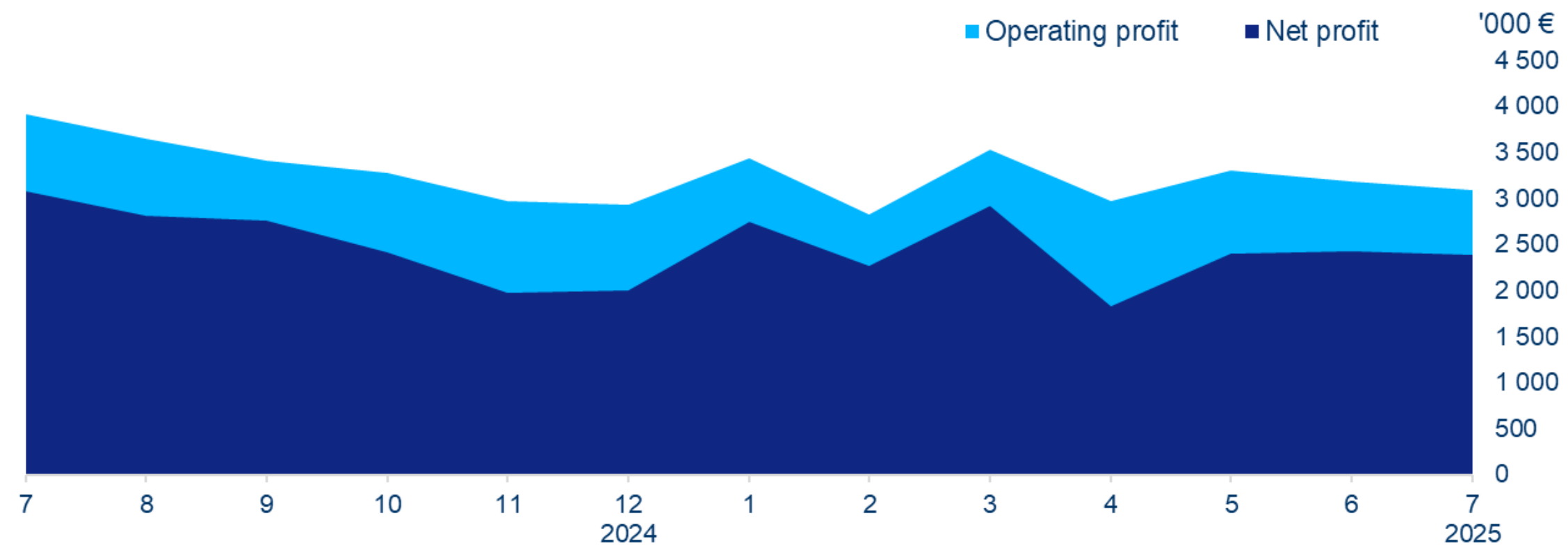
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			Difference YoY
	07.25	06.25	07.25	07.24		
Net operating income ('000 €)	6 483	6 514	45 337	48 006	-2 669	-6%
Interest	6 084	5 875	42 017	45 304	-3 287	-7%
Service fee and commissions	367	378	2 688	2 364	+323	+14%
Other	32	262	632	338	+295	+87%
Operating expenses	3 393	3 334	23 004	22 923	+81	+0%
Payroll expenses	2 084	1 989	13 580	13 324	+256	+2%
Other expenses	1 309	1 346	9 424	9 599	-175	-2%
Operating profit	3 090	3 180	22 334	25 083	-2 749	-11%
Financial assets impairment losses	216	171	1 811	2 175	-364	-17%
Profit before income tax	2 873	3 009	20 523	22 908	-2 385	-10%
Income tax	494	581	3 582	2 691	+891	
Net profit	2 380	2 428	16 941	20 217	-3 276	-16%
Return on equity (ROE)	12,7%	13,5%	13,4%	17,8%	-4,5pp	
Cost / income ratio (CIR)	52%	51%	51%	48%	+3,0pp	
Net interest margin (NIM)	3,0%	3,1%	3,1%	3,9%	-0,8pp	
Cost of financing	2,4%	2,4%	2,6%	3,4%	-0,8pp	
No. of customers in Coop Pank ('000)	219,3	217,6	219,3	197,7	+21,6	+11%
Active customers	104,1	103,6	104,1	95,8	+8,3	+9%
Net loan portfolio (m€)	1 966	1 943	1 966	1 637	+329	+20%
Deposits, loans received & covered bonds	2 181	2 070	2 181	1 803	+377	+21%
Equity	223	220	223	199	+24	+12%

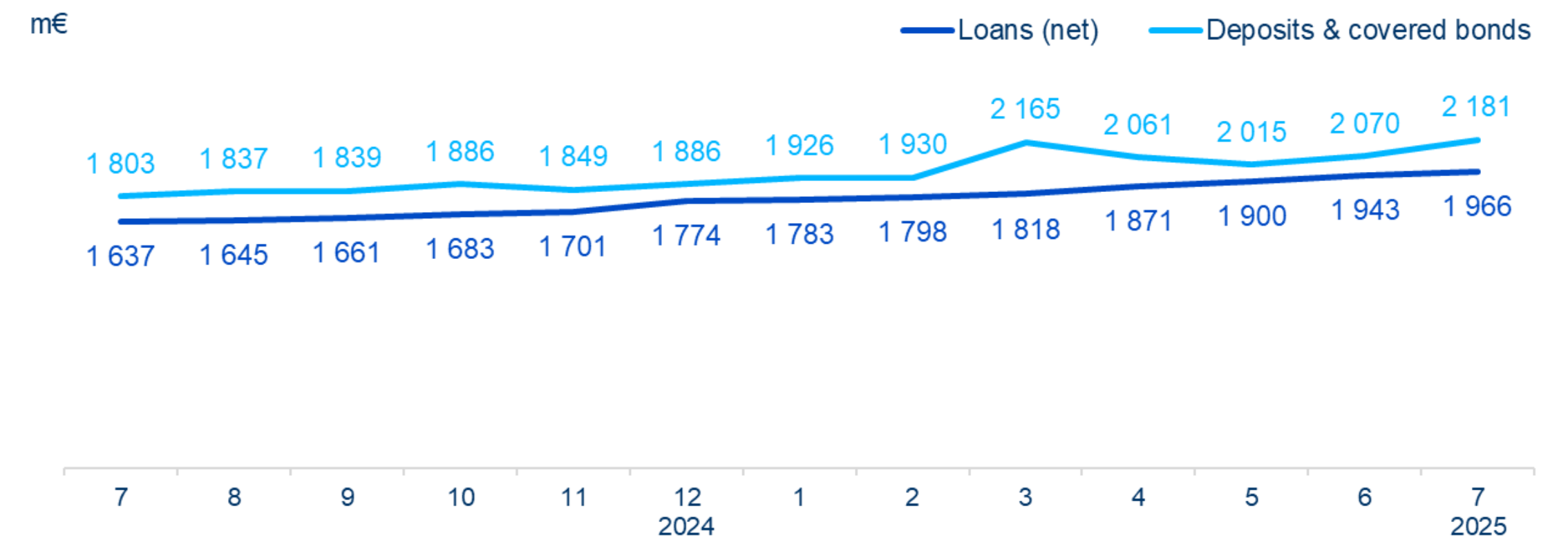
- In July net operating income was 6.5 M€ and net profit was at 2.4 M€ level.
- Monthly ROE was 12.7% and cost-income ratio 52%.
- Loan portfolio quality remains high.
- Net loan portfolio increased during the month by +23 M€. Home loans increased by +13 M€, business loans by +10 M€, consumer loans grew by ca +1 M€ and leasing portfolio decreased by ca +1 M€. In total net loan portfolio has increased by +329 M€ (+20%) Y-o-Y.
- Deposits increased by +111 M€ M-o-M. Deposits from business clients increased by +50 M€ and from private clients increased by +2 M€. Volume of foreign deposits increased by +59 m€. Y-o-Y deposits increased by +124 M€ (+7%).
- Coop Pank customer base grew by 1 700 and number of active clients increased by 600 clients.

Business volumes and profitability last 13 months

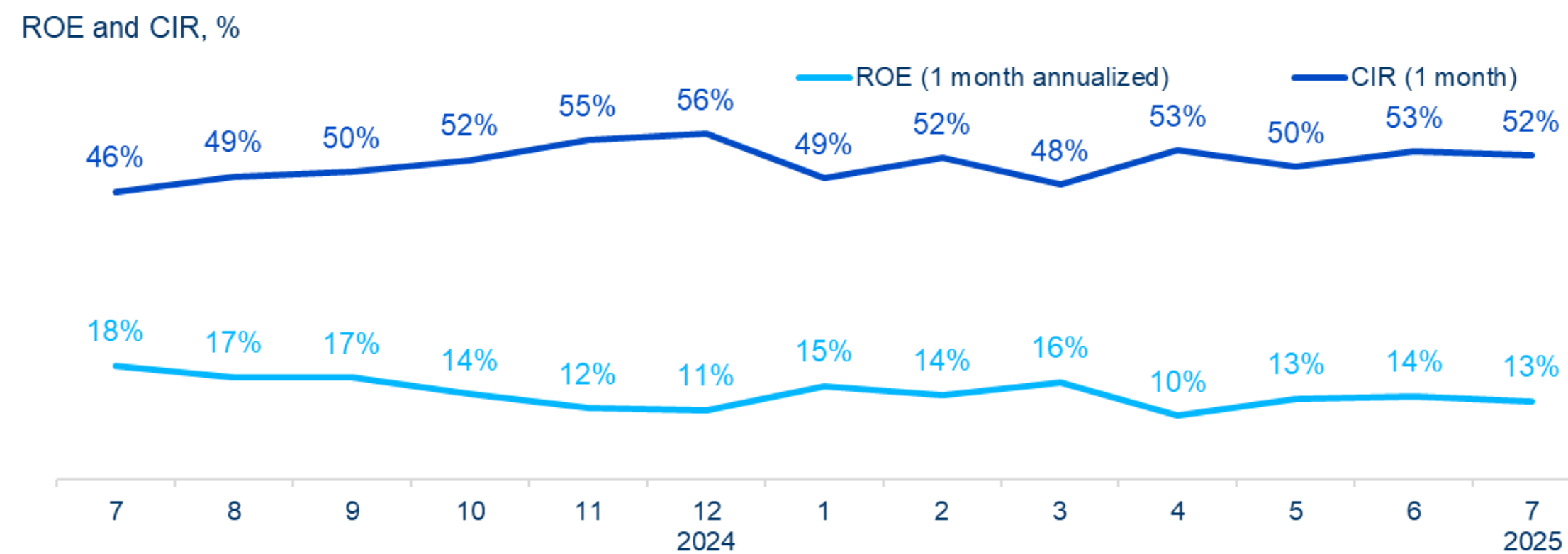
Monthly profit



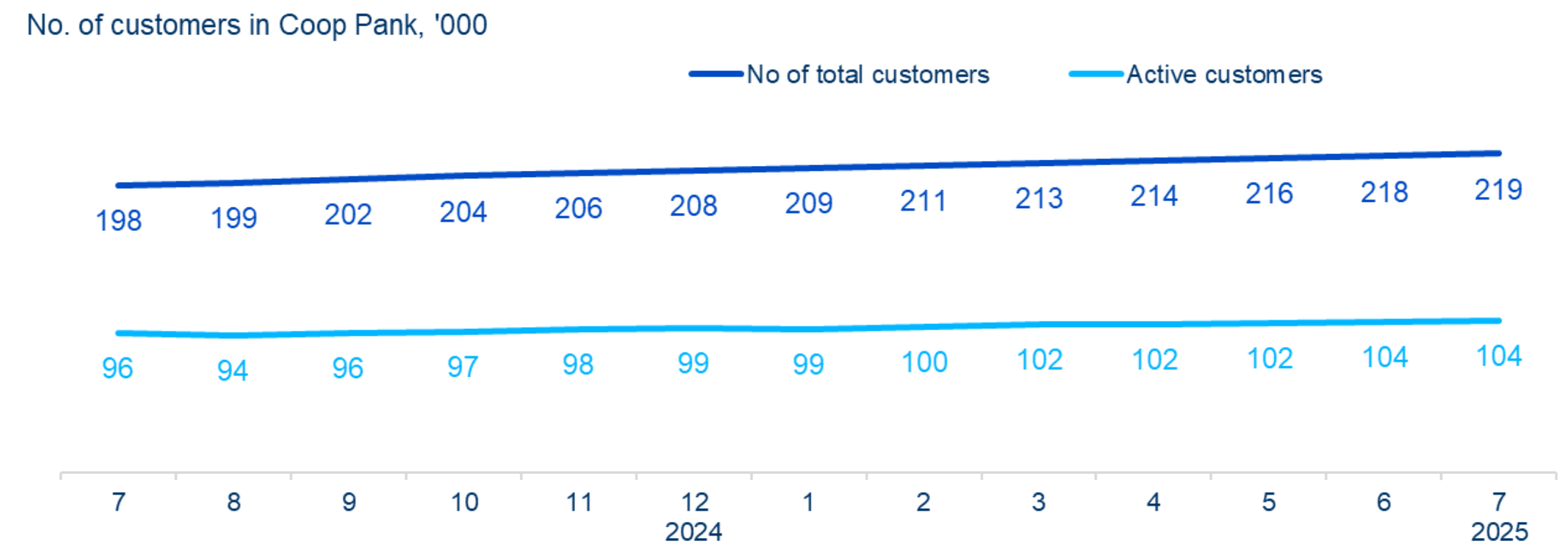
Loans, deposits and covered bonds



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