

Coop Pank Group

Unaudited financial results for Jan 2026

13.02.2026

Jan: Profitability has shifted to an upward trend

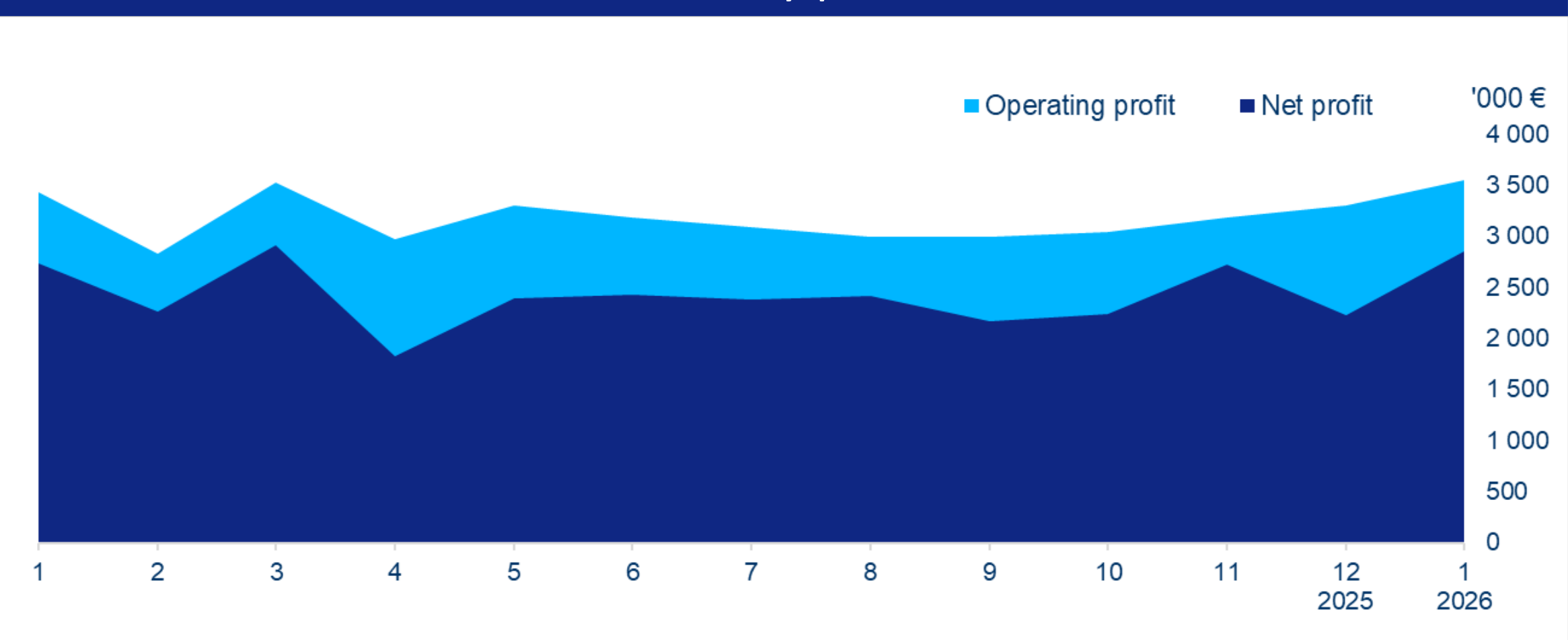
Key indicators compared to last month and year

Coop Pank Group	Month		Year-to-Date			
	01.26	12.25	01.26	01.25	Difference YoY	
Net operating income ('000 €)	7 058	7 265	7 058	6 700	+358	+5%
Interest	6 643	6 711	6 643	6 279	+364	+6%
Service fee and commissions	367	389	368	382	-13	-3%
Other	47	165	47	39	+8	+21%
Operating expenses	3 510	3 958	3 509	3 266	+244	+7%
Payroll expenses	2 058	2 238	2 058	1 921	+137	+7%
Other expenses	1 452	1 720	1 451	1 345	+106	+8%
Operating profit	3 548	3 307	3 549	3 433	+115	+3%
Financial assets impairment losses	101	609	101	135	-34	-25%
Profit before income tax	3 447	2 697	3 448	3 298	+149	+5%
Income tax	598	468	598	559	+39	
Net profit	2 849	2 229	2 849	2 738	+111	+4%
Return on equity (ROE)	14,2%	11,2%	14,1%	15,0%	-0,8pp	
Cost / income ratio (CIR)	50%	54%	50%	49%	+1,0pp	
Net interest margin (NIM)	2,9%	3,0%	2,9%	3,4%	-0,5pp	
Cost of financing	2,1%	2,1%	2,1%	2,9%	-0,8pp	
No. of customers in Coop Pank ('000)	228,4	227,1	228,4	209,4	+19,0	+9%
Active customers	107,8	108,3	107,8	98,7	+9,1	+9%
Net loan portfolio (m€)	2 127	2 114	2 127	1 783	+345	+19%
Deposits, covered bonds, other	2 407	2 380	2 407	1 926	+481	+25%
Deposits	2 075	2 047	2 075	1 918	+157	+8%
Covered bonds	256	255	256	0	+256	
Loans and other resources	75	77	75	8	+67	+810%
Equity	238	235	238	214	+23	+11%

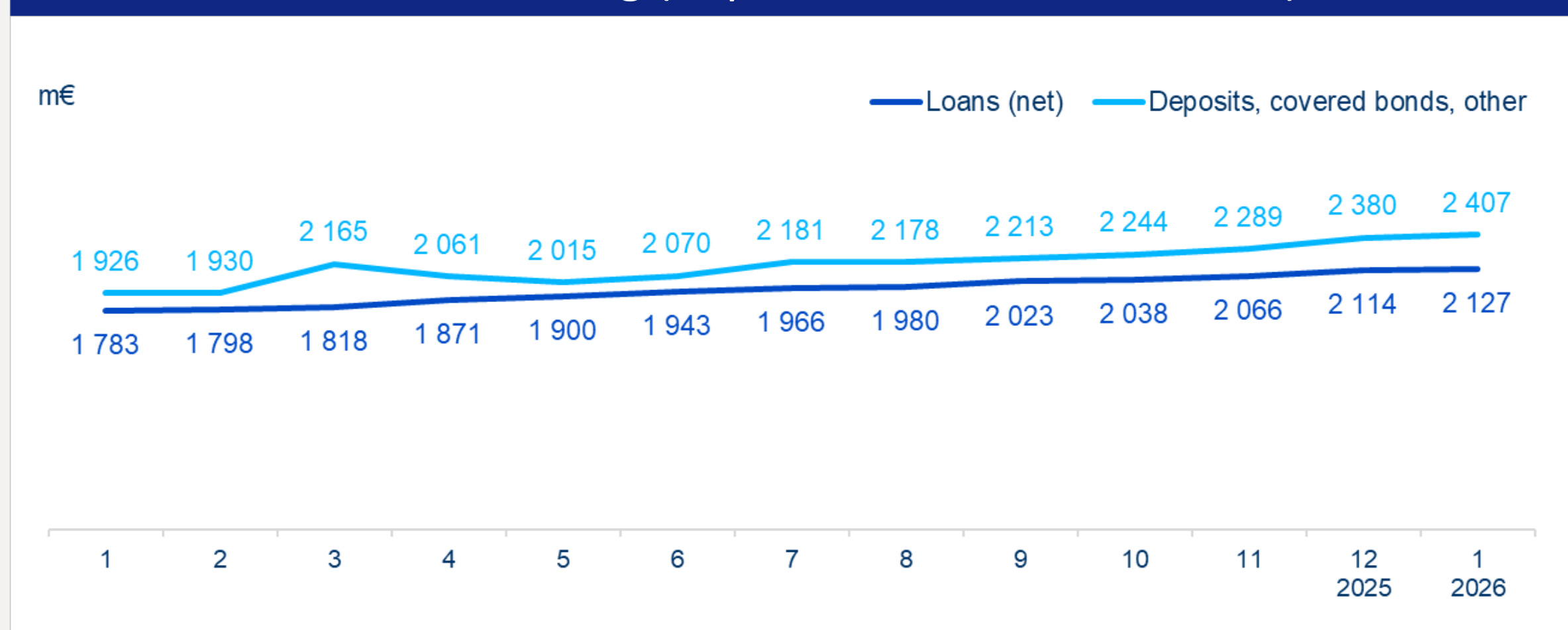
- In Jan net operating income was 7.1 M€ and net profit was at 2.8 M€ level.
- Monthly ROE was 14.2% and cost-income ratio 50%.
- Quality of loan portfolio remains high.
- Net loan portfolio increased during the month by +13 M€. Home loans increased by +4 M€ and business loans by +10 M€, consumer finance portfolio decreased by -1 M€. Leasing portfolio remained stable. In total net loan portfolio has increased by +345 M€ (+19%) Y-o-Y.
- Deposits increased by +28 M€ M-o-M. Deposits from business clients increased by +1 M€, from private clients by +6 M€ and volume of foreign deposits increased by +21 M€. Y-o-Y deposits increased by +157 M€ (+8%).
- Coop Pank customer base grew by +1 400 but number of active clients decreased by -500 clients.

Business volumes and profitability last 13 months

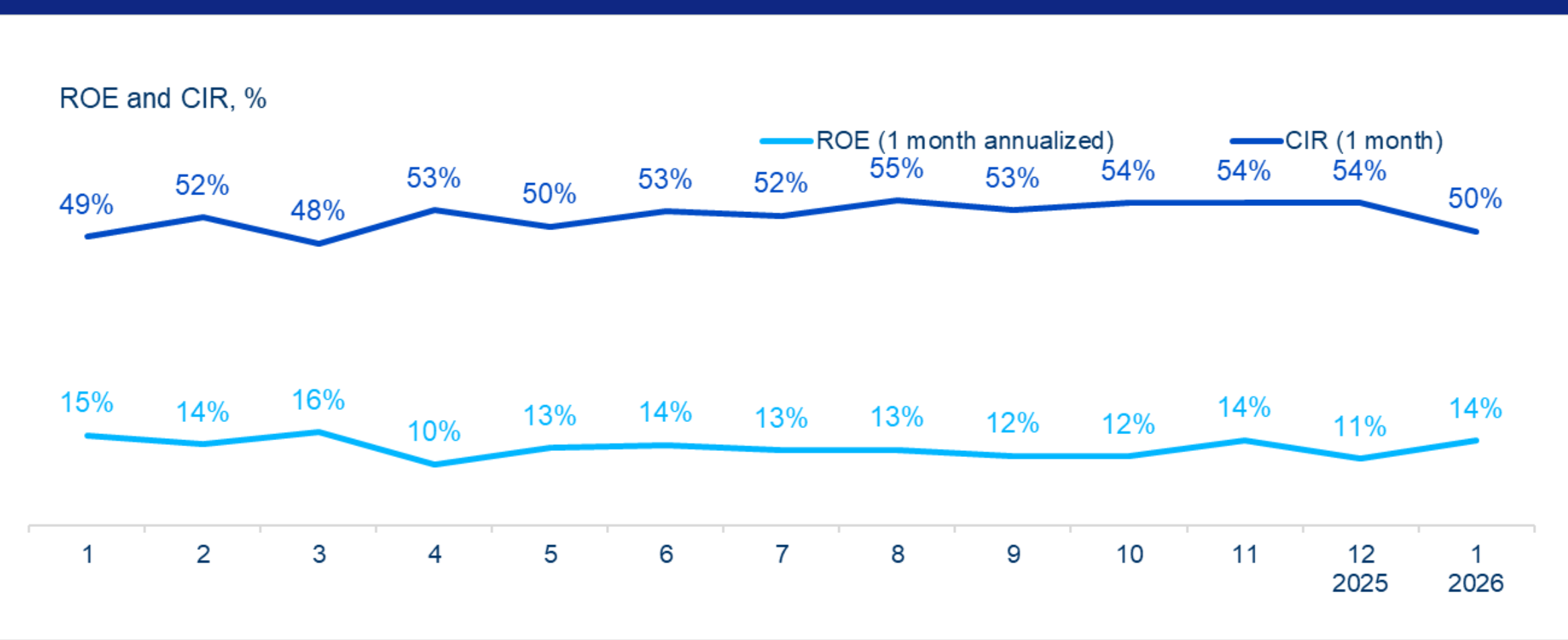
Monthly profit



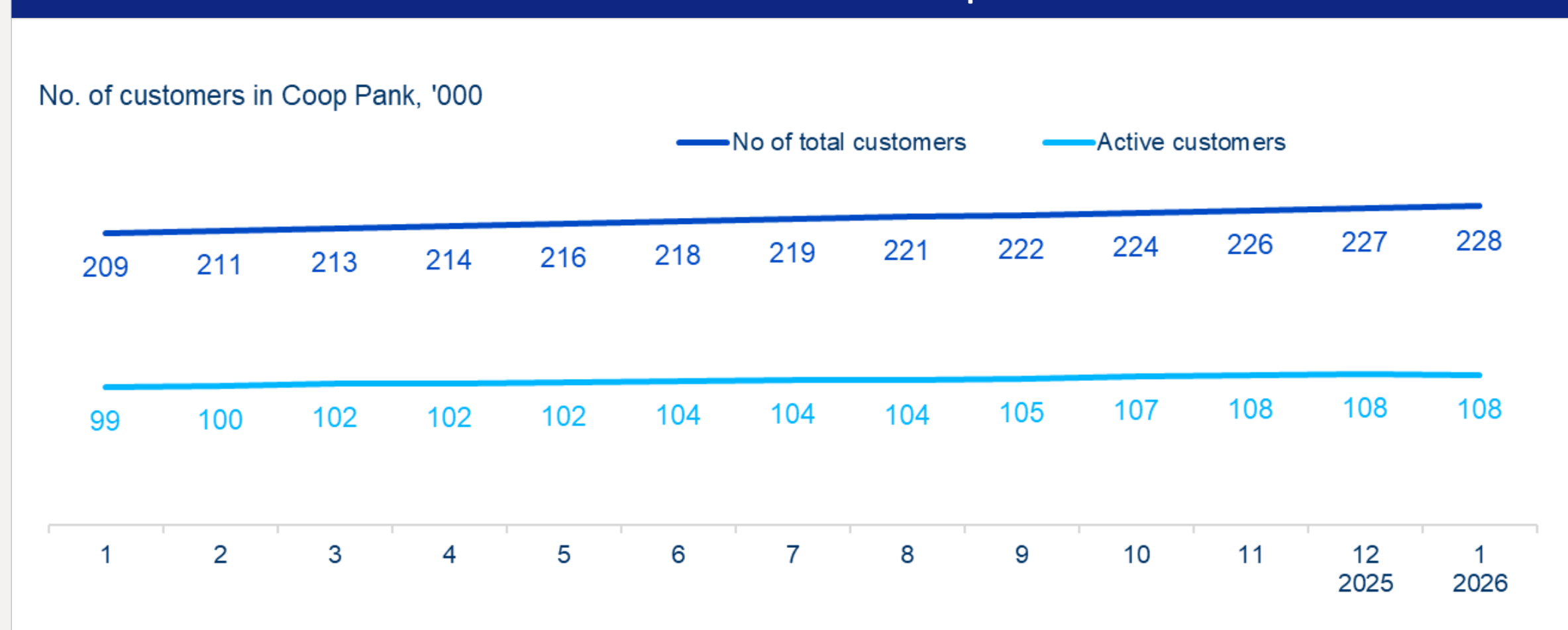
Loans vs funding (deposits, covered bonds, etc)



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