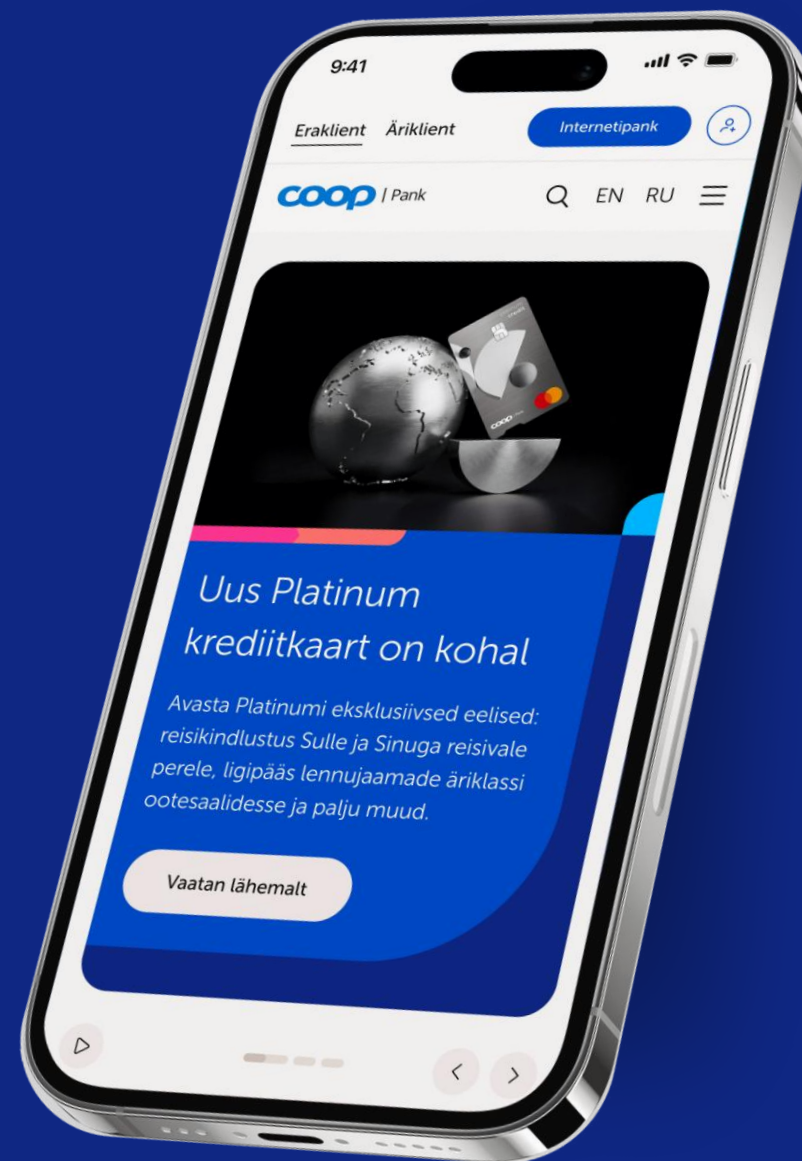




Coop Pank Group 2026 Q3 unaudited results

20. October 2026



Key notes from Q3 2026

- Rising interest rates: Euribor continued to rise in Q3
- Strong loan portfolio growth: +68 m€ , portfolio maintaining high quality
- Profit growth +30% compared to Q3 2025
- We updated Coop Pank's international bond programme: Increasing the maximum programme size from 750 m€ to 1.5 billion €
- The City of Tallinn sold its stake in Coop Pank: Investors showed strong interest in the shares
- The Supervisory Board appointed a new member of the Management Board: Moonika Maaring will lead Retail Banking from November 2026
- We launched the Platinum credit card
- Coop completed the acquisition of Prisma stores: From September, Coop Pank cardholders can earn cashback when paying at the stores
- Coop Pank and the Estonian Volleyball Federation signed a new three-year partnership agreement

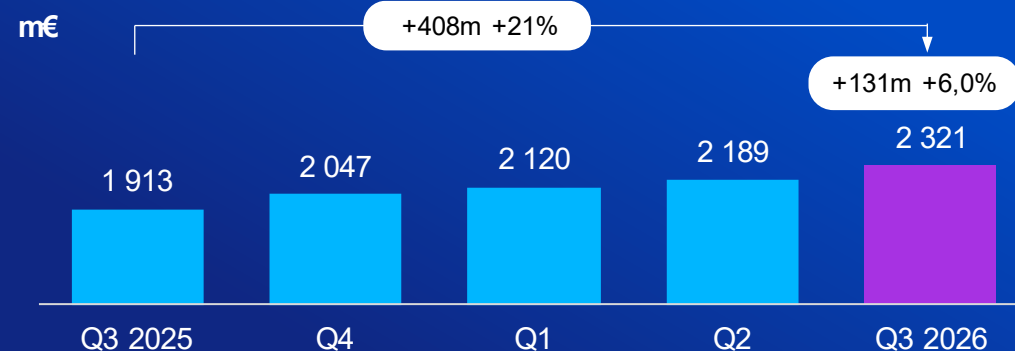


Business volumes in quarterly comparison

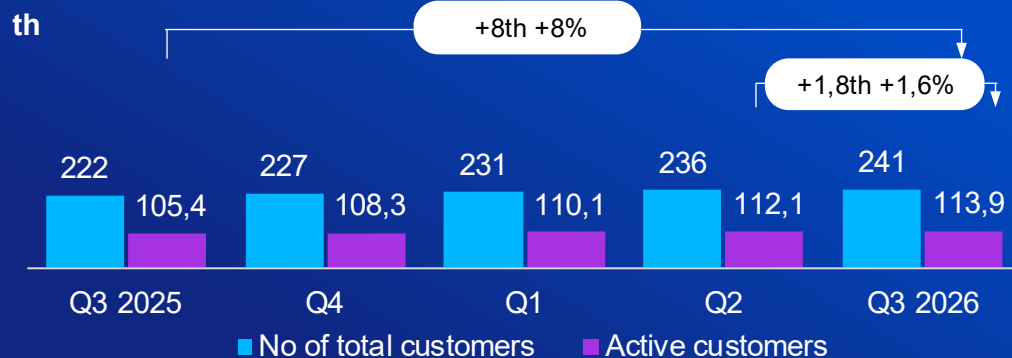
Loans



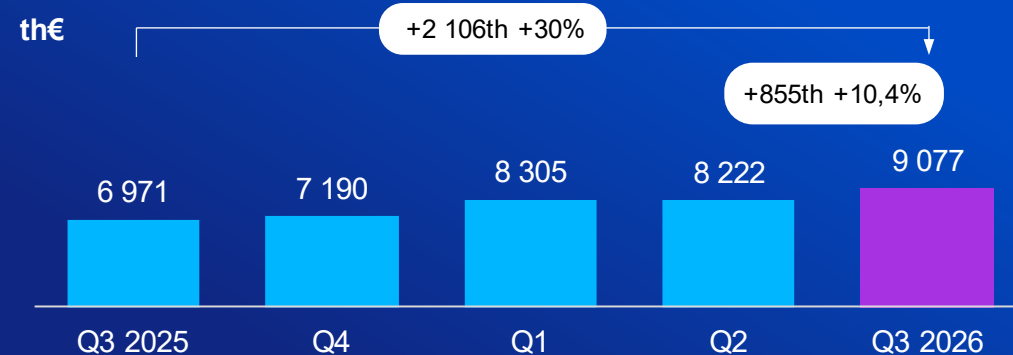
Deposits



Active customers



Net profit



Results of Q3 2026 – compared to Q2 2026

	Q3 2026	Q2 2026	Quarterly change	
Net operating income (th€)	23 763	22 288	+1 475	+7%
Interest	22 737	20 781	+1 956	+9%
incl interest income	37 225	34 128	+3 097	+9%
incl interest expense	-14 488	-13 347	-1 141	+9%
Service fees and commissions	876	1 141	-265	-23%
Other	150	366	-216	-59%
Operating expenses	-12 467	-11 060	-1 407	+13%
Operating profit	11 296	11 228	+69	+1%
Impairment costs	-391	-1 419	+1 028	-72%
Profit before income tax	10 905	9 809	+1 097	+11%
Income tax	-1 828	-1 587	-241	+15%
Net profit	9 077	8 222	+855	+10%
Net loan portfolio (m€)	2 301	2 234	+68	+3%
Deposits and loans received	2 321	2 189	+131	+6%
Equity	252	245	+6	+3%
ROE	14,6%	13,5%	+1,1%	
Net interest margin (NIM)	3,2%	3,0%	+0,2%	
Cost of financing	2,1%	2,1%	+0,0%	

- Loan portfolio increased +68 m€ (+3%)
- Net interest income increased by 2,0 m€
- Impact of business volume growth +3,1 m€; business volume growth impact +1,1 m€; interest rate impact +1,4 m€, other impacts +0,6 m€
- Interest expenses increased by 1,1 m€ incl. +0.5 m€ due to the increase in interest rates. At the same time, with the growth in deposits, additional interest expense of +0.6 m€ was added
- Operating expenses increased compared to the last quarter (+1.4 m€, +13%)
- Cost of impairment of financial assets 0.4 m€ (-1 m€, -72%)
- Net profit 9.1 m€ (+0.9m€, +10%)

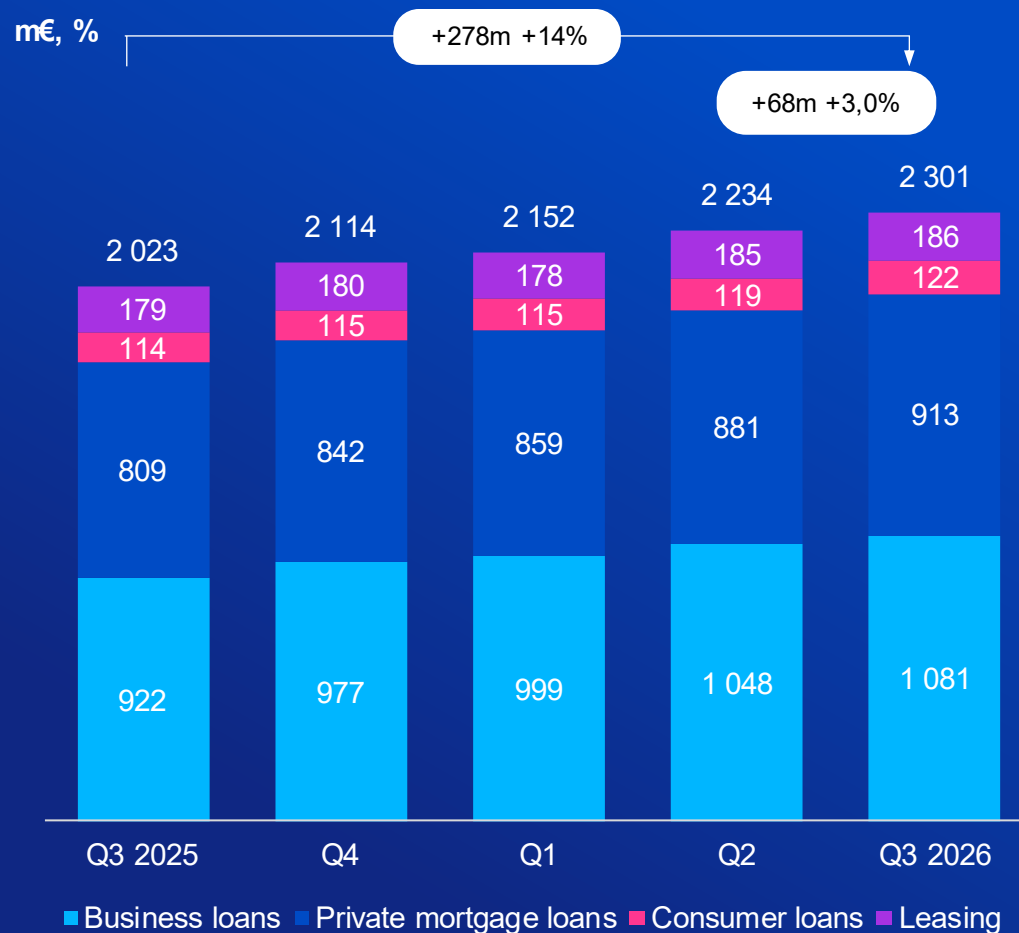
Results of Q3 2026 – compared to Q3 2025

	Q3 2026	Q3 2025	Yearly change	
Net operating income (th€)	23 763	19 542	+4 221	+22%
Interest	22 737	18 299	+4 438	+24%
incl interest income	37 225	31 359	+5 866	+19%
incl interest expense	-14 488	-13 060	-1 428	+11%
Service fees and commissions	876	1 100	-224	-20%
Other	150	143	+7	+5%
Operating expenses	-12 467	-10 459	-2 008	+19%
Operating profit	11 296	9 083	+2 214	+24%
Impairment costs	-391	-664	+273	-41%
Profit before income tax	10 905	8 420	+2 486	+30%
Income tax	-1 828	-1 448	-380	+26%
Net profit	9 077	6 971	+2 106	+30%
Net loan portfolio (m€)	2 301	2 023	+278	+14%
Deposits and loans received	2 321	1 913	+408	+21%
Equity	252	227	+24	+11%
ROE	14,6%	12,5%	+2,1%	
Net interest margin (NIM)	3,2%	3,0%	+0,2%	
Cost of financing	2,1%	2,3%	-0,2%	

- Loan portfolio increased +278 m€ (+14%)
- Net interest income increased +4.4 m€
- Interest income increased +5.9 m€ incl. business volume growth +4.1 m€; interest rate impact +0.8 m€; other impacts +1.0 m€.
- Interest expenses increased by 1.4 m€ incl. -1.5 m€ due to the decrease in interest rates. At the same time, with the growth in deposits, additional interest expense of 2.9 m€ was added
- Operating expenses in Q3 12.5 m€ (+2 m€, +19%)
- Cost of impairment of financial assets 0.4 m€ (+0.3 m€, -41%)
- Net profit 9.1 m€ (+2.1 m€, +30%)

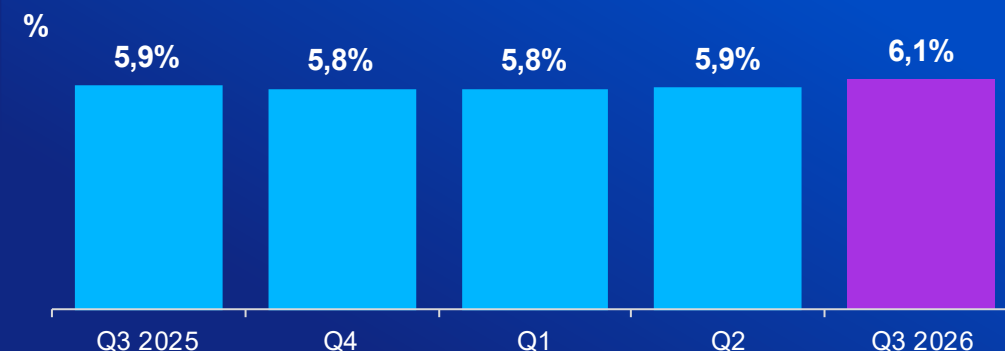
Loan portfolio continues to grow

Net loan portfolio



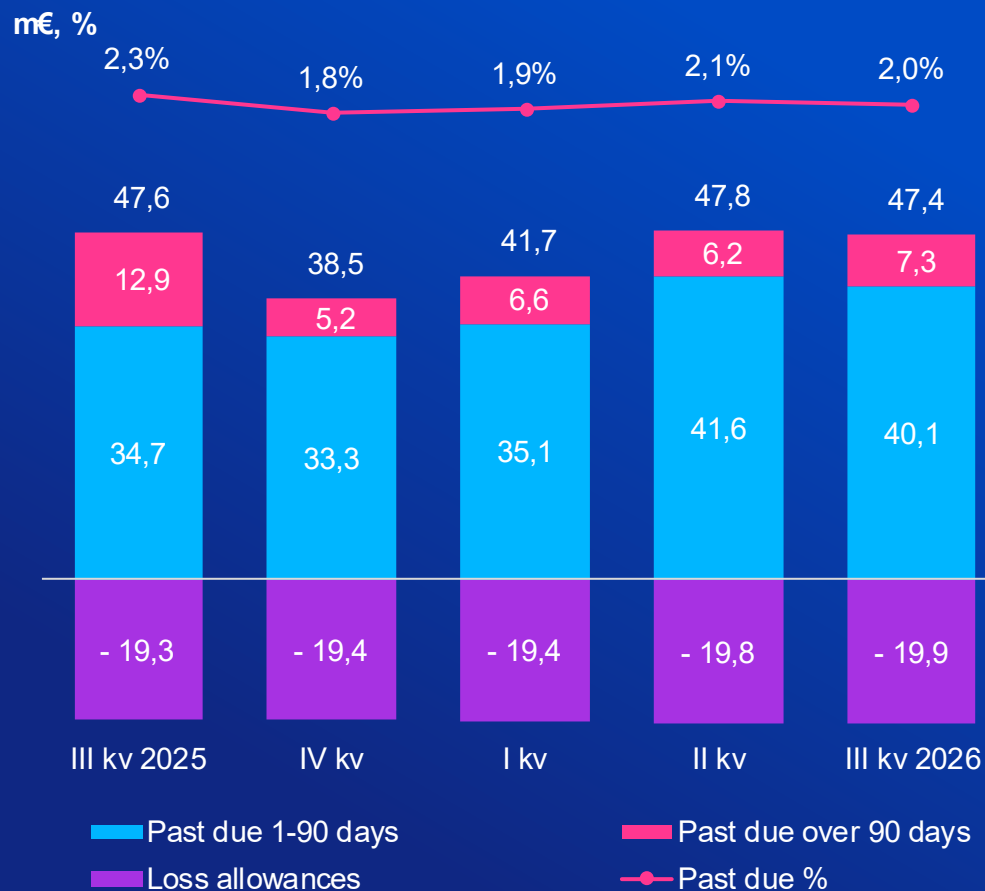
- Quarterly growth of loan portfolio +68 m€ (+3%)
 - Business loans +33 m€ (+3%)
 - Private mortgage loans +32 m€ (+4%)
 - Consumer loans +3 m€ (+2%)
 - Leasing +1 m€ (+1%)
- Euribor has resumed its upward trend, 2026 Q3 average 6-month Euribor in our portfolio 2.53% (2026 Q2 2.28%)
- The change in Euribor will have an impact with a delay of up to 6 months.

Gross interest of portfolio



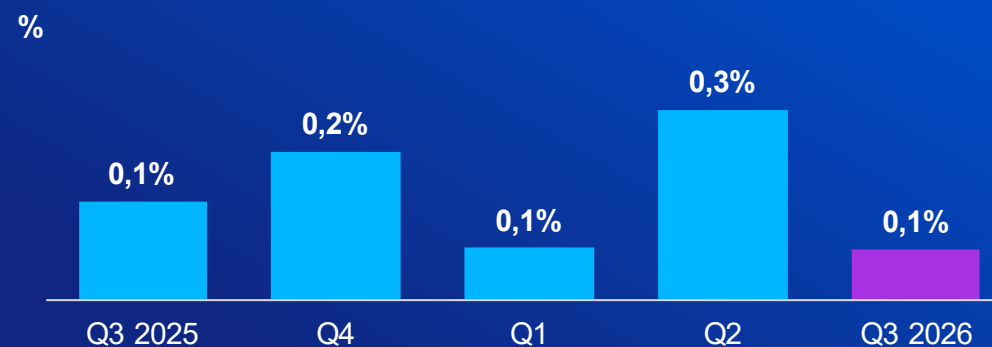
Quality of loan portfolio

Loans past due and loss allowances in balance sheet



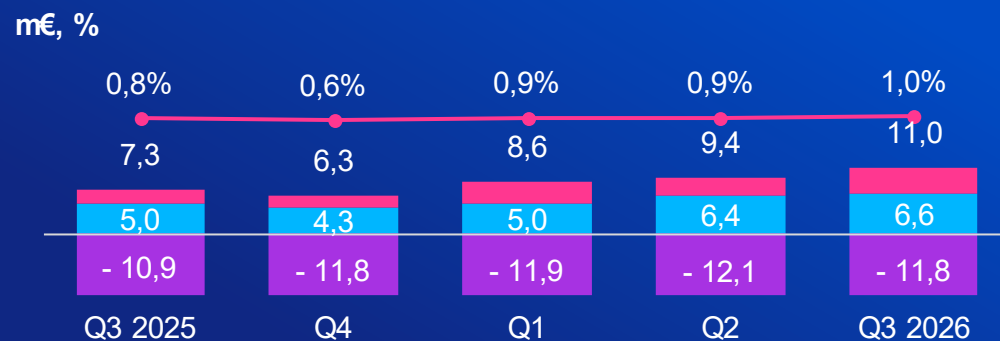
- Past due portfolio at a low 2.0% level
- Credit risk cost ratio 0.1% in Q3 2026

Credit risk cost ratio

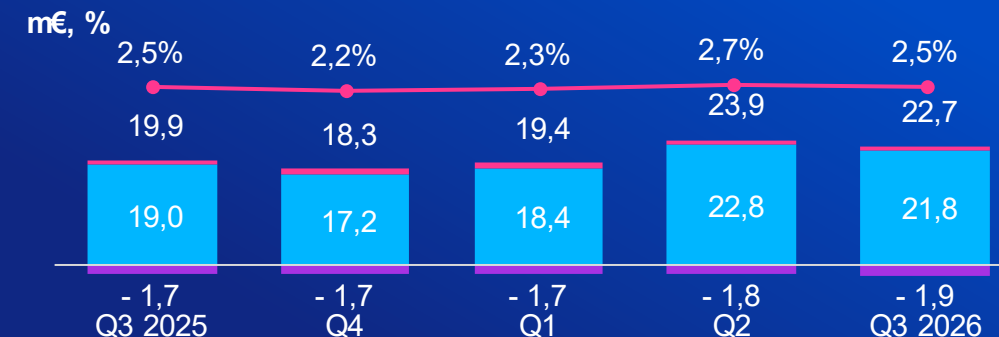


Loan portfolio quality by business lines

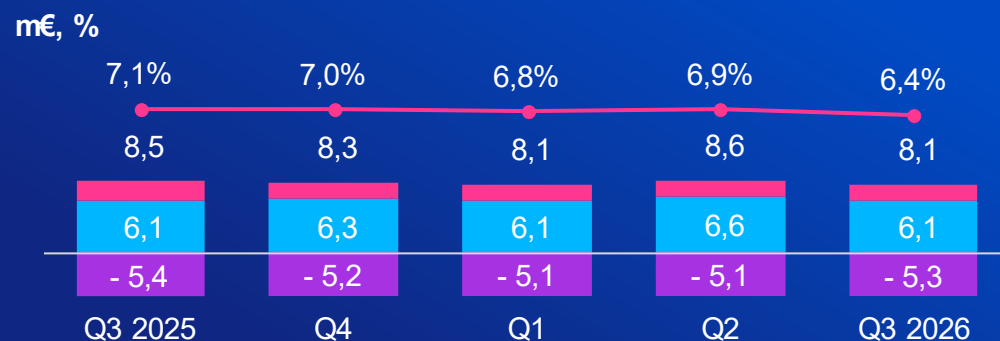
Business loans



Private mortgage loans



Private consumer loans



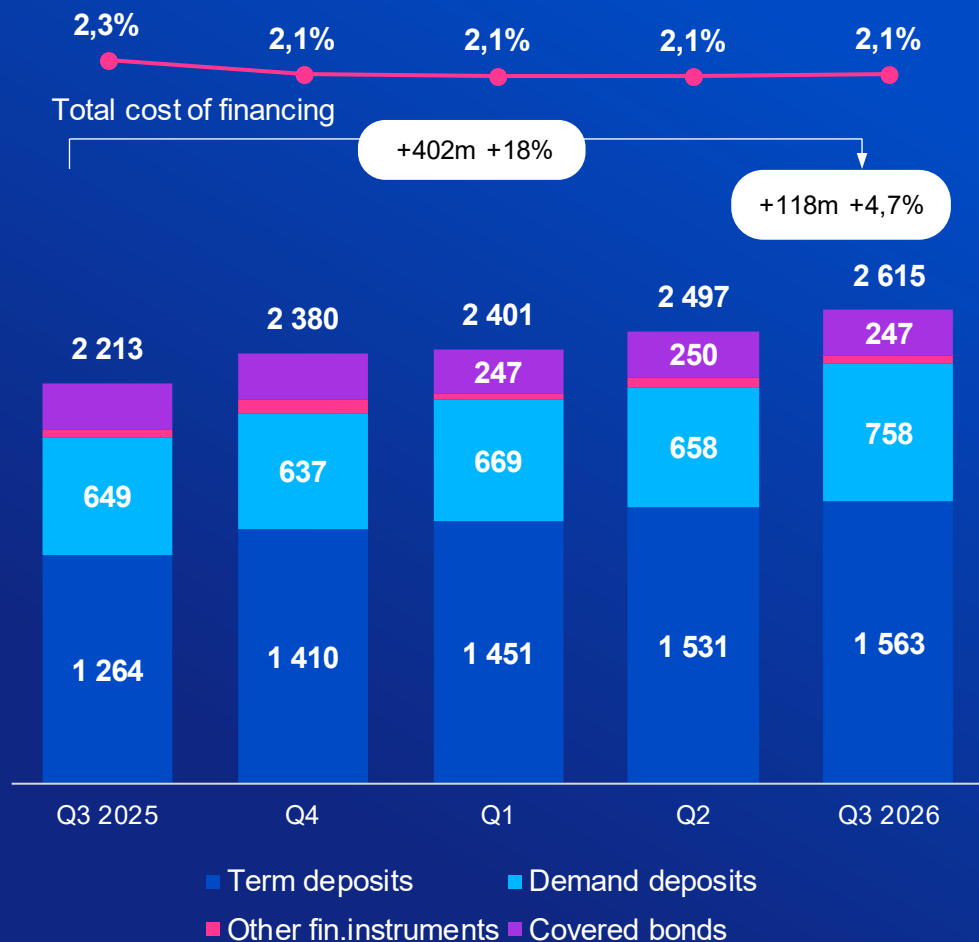
Leasing



Financing costs

Financing costs and financing sources

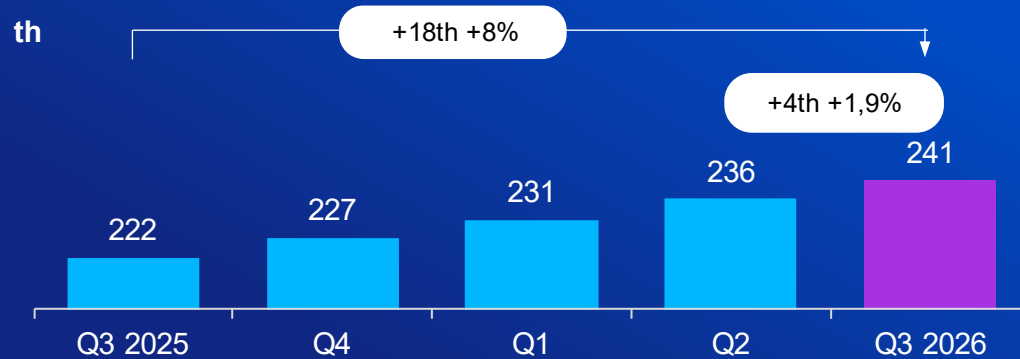
m€, %



- Total volume of deposits and other financial instruments increased by 118 m€ (+4.7%) in Q3
- Deposits from private clients + 20 m€ (-6 m€ demand deposits, +26 m€ term deposits)
- Deposits from business clients +51 m€ (+106 m€ demand deposits, -55 m€ term deposits)
- Deposits from platforms +60 m€
- Other financial instruments -13 m€
- The cost of financing has stabilized

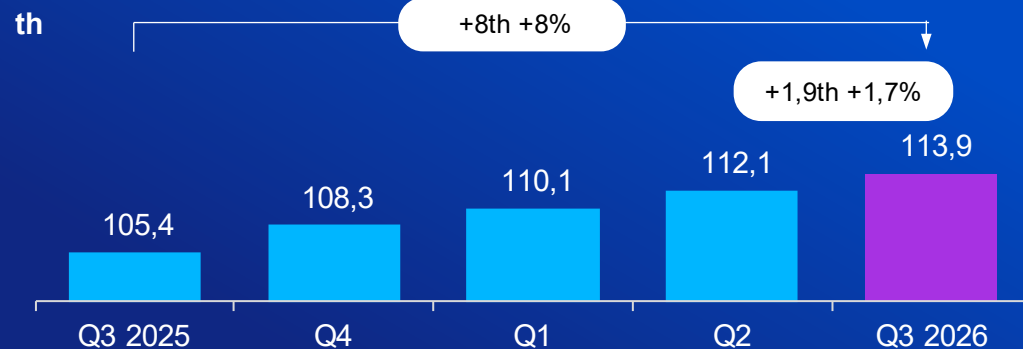
Client base and market share

Total no of clients with bank account

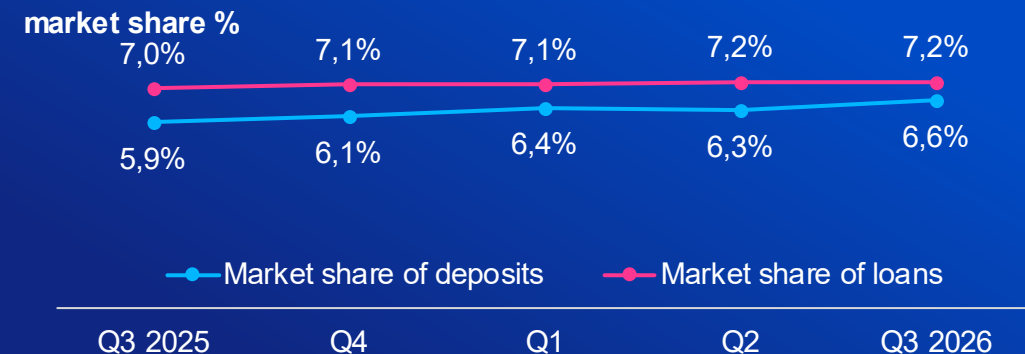


- No of clients increased by 5 000 (+2.0%) (+5 000 in Q2 2026)
- 1 900 (+1.7%) new active clients in Q3 2026 (+2 000 in Q2 2026)
- Bank's market share changed in Q3 2026*
- Market share of loan portfolio 7.2% => 7.2%
- Market share of deposits portfolio 6.3% => 6.6%

No of active clients



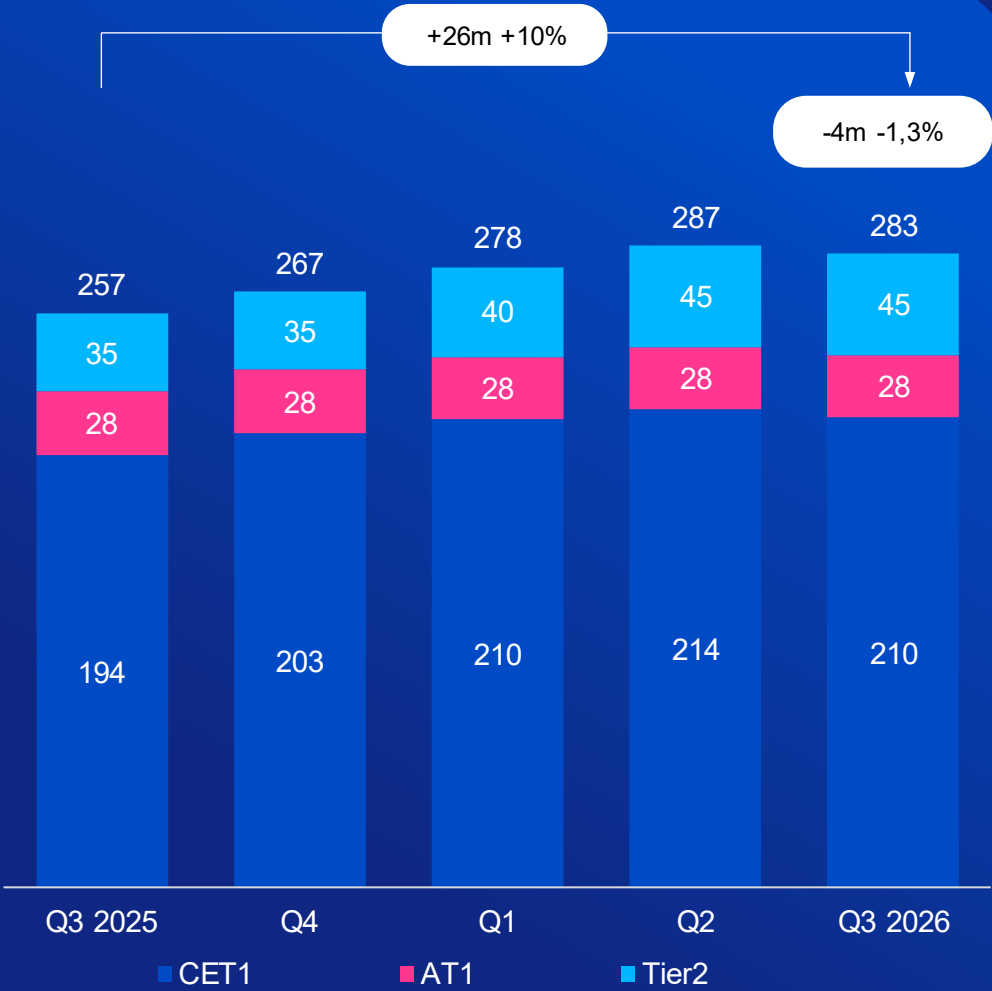
Market share



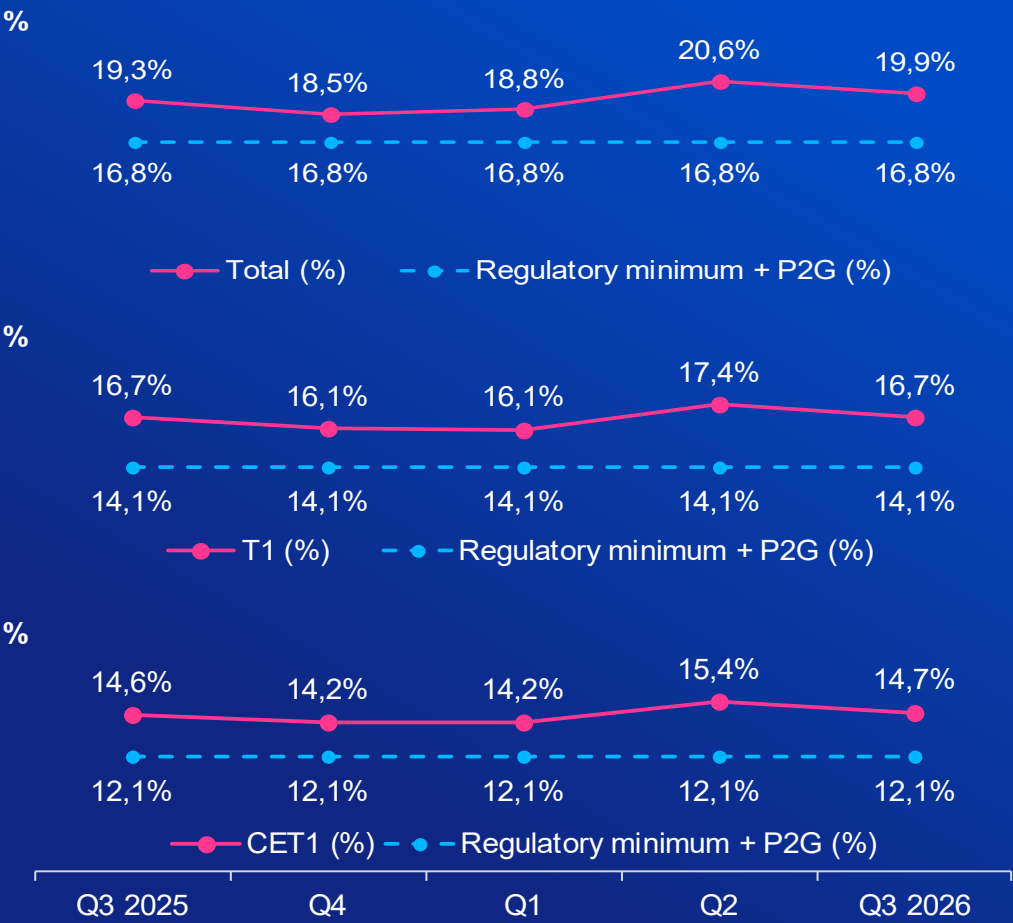
*Q3 2026 market share is as of Aug 2026

Capital base supports growth plans

Quarterly capitalization



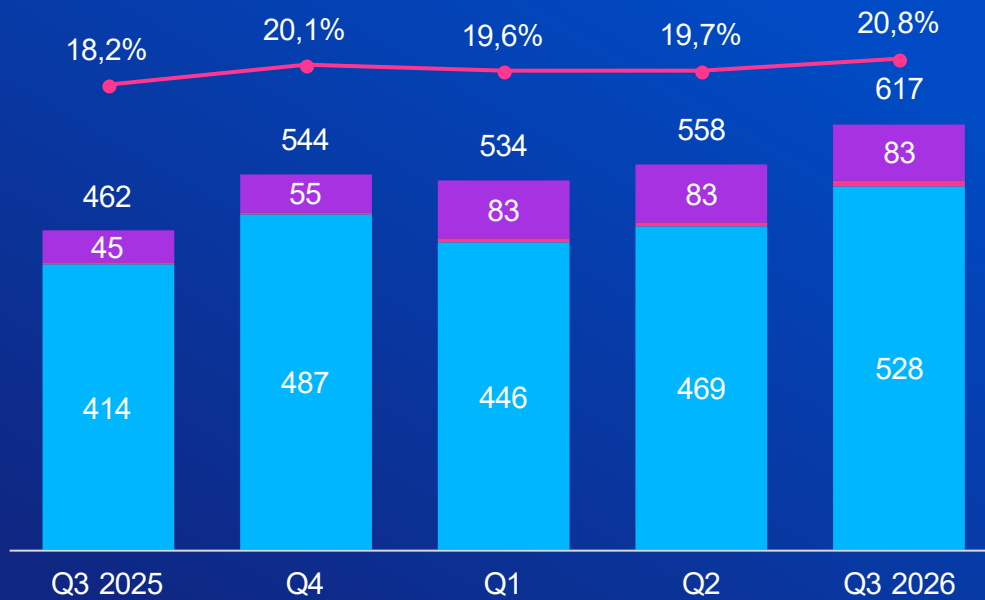
Capital adequacy



Liquidity

Liquid assets

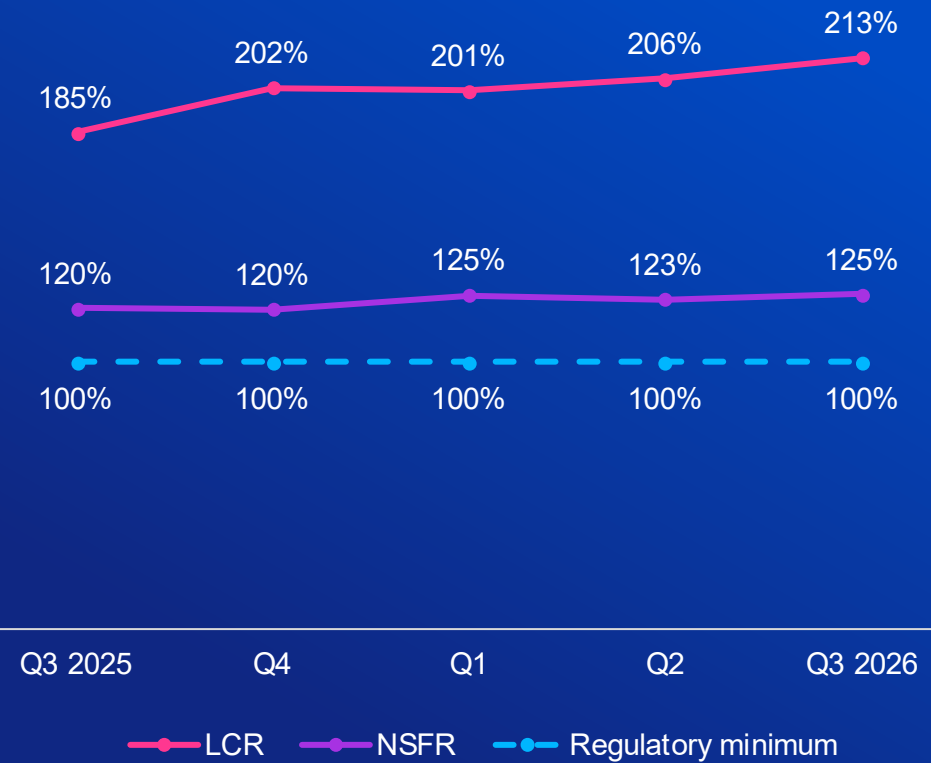
m€; %



- Bonds
- Cash, balances with other fin. institutions
- Cash, balances with central banks
- Liquid assets / total assets

Liquidity coverage ratio (LCR)

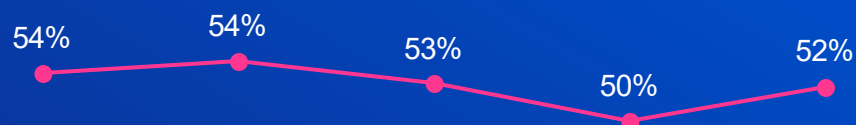
%



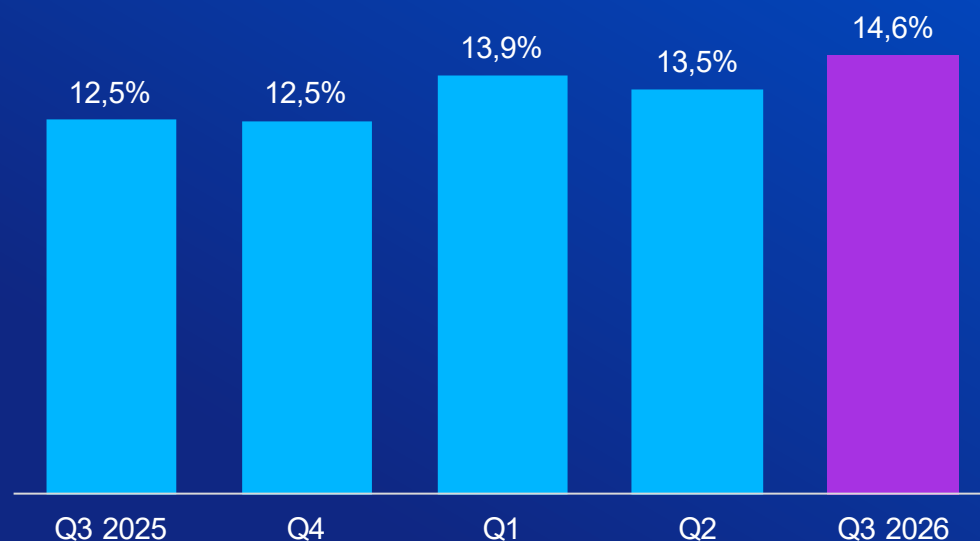
Performance indicators

Cost / Income ratio (CIR) and ROE

Cost / Income ratio %

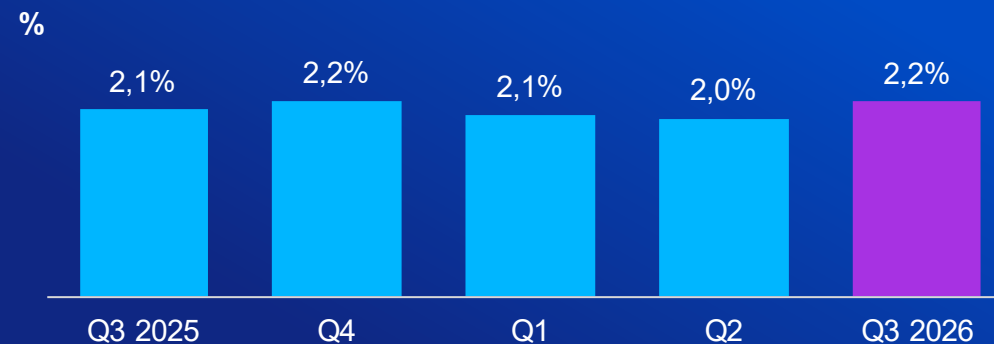


ROE %



- CIR 52% (long term goal <45%)
 - Net income 23.8 m€, +1.5 m€ (+7%)
 - Operating expenses 12.5 m€, +1.4 m€ (+13%) compared to the previous quarter
- ROE 14.6% (long term goal >15%)
 - Growth in business volumes increases the income
 - Net interest margins on the decline
 - Loan portfolio quality remains good

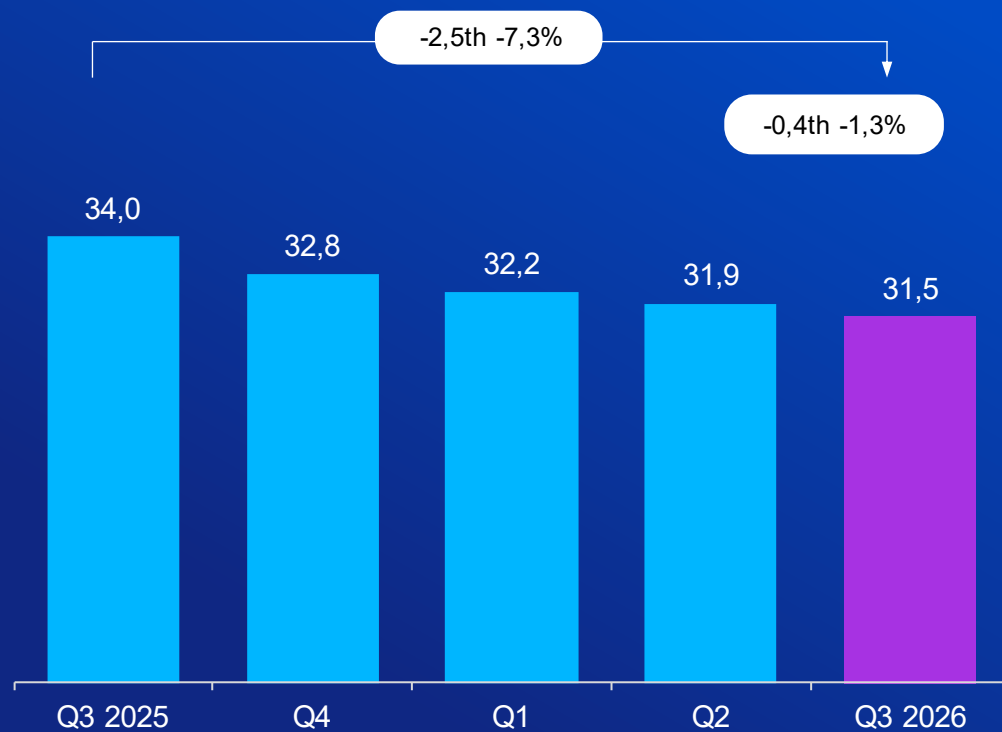
Operating expenses / average loan portfolio



Shareholders

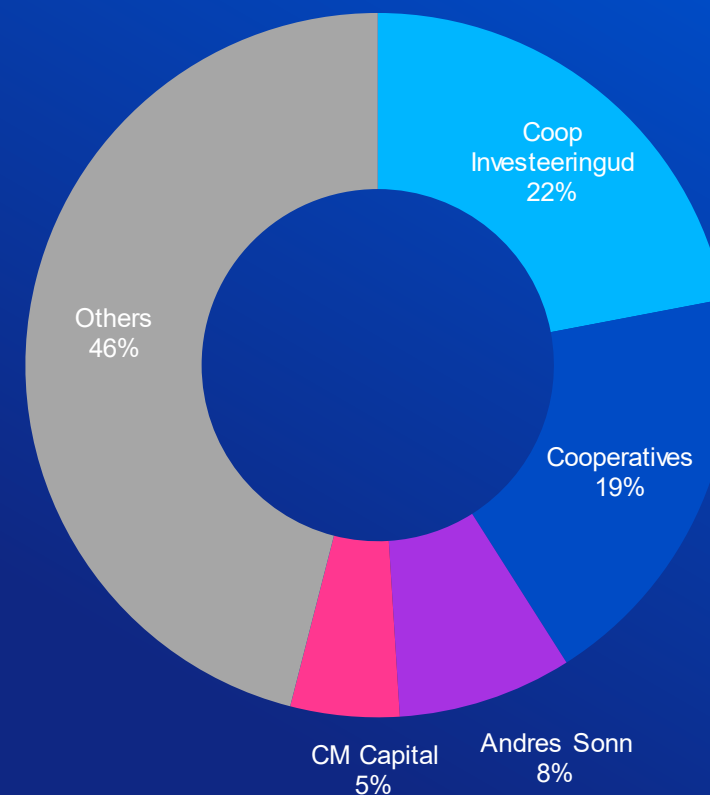
No of Coop Pank shareholders

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TOP shareholders

Shareholder distribution of Coop Pank as at 30.09.2026

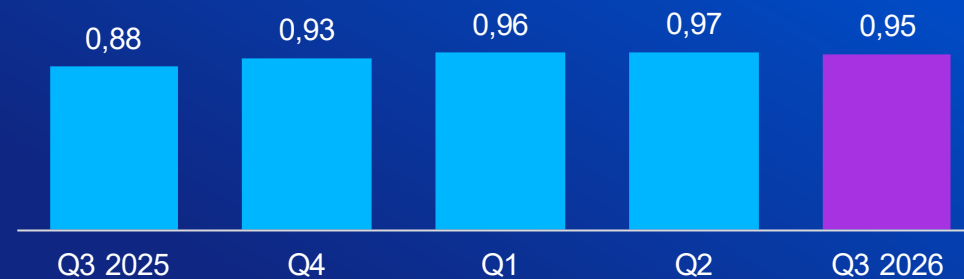


Share price

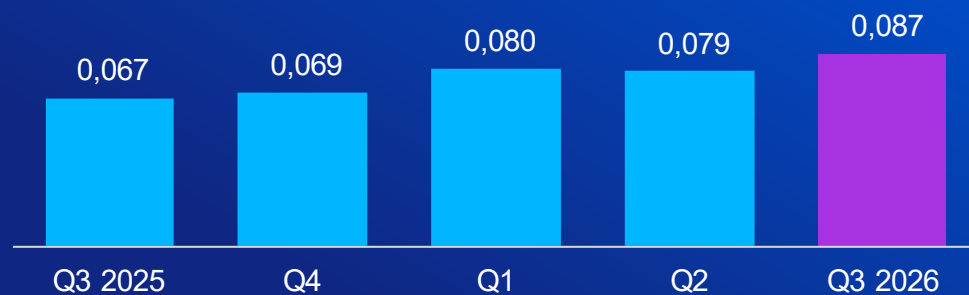
Coop Pank share price and trading volume by dates



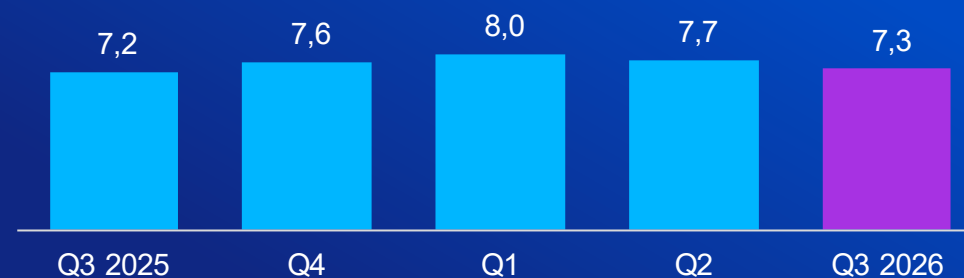
P/B ratio



Net income per share (EPS)



P/E ratio



Summary: Q3 2026 results

- Loan portfolio growth +68 m€ (+3%)
- Growth of active customers +1 900 (+1.7%)
- Net profit 9.1 m€ (+0.9 m€, +10%)
- CIR 52% (Q2 2026: 50%)
- ROE 14.6% (Q2 2026: 13.5%)

Net profit 9.1 m€
(+30% 2025 Q3)



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