



Interim Report

9 Months 2026

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Management Director's Statement

Business volumes and financial results

By the end of Q3 2026, Coop Pank had 240,600 customers, an increase of 5,000 (+2%) during the quarter and 19,000 (+9%) over the year. The bank had 113,900 active customers, an increase of 1,900 (+1.7%) during the quarter and 8,000 (+8%) over the year.

In Q3 2026, the volume of deposits at Coop Pank increased by EUR 131 million (+6%) to reach EUR 2.32 billion. Deposits from private customers increased by EUR 20 million: demand deposits decreased by EUR 6 million and term deposits increased by EUR 26 million. Deposits from domestic business customers increased by EUR 51 million: demand deposits increased by EUR 106 million, while term deposits decreased by EUR 55 million. Deposits raised through platforms increased by EUR 60 million. Compared with Q3 2025, the volume of Coop Pank's deposits increased by EUR 408 million (+21%). In Q3 2026, the bank's cost of funding was 2.1%, compared with 2.3% in the same period last year.

In Q3 2026, Coop Pank's net loan portfolio increased by EUR 68 million (+3%) to reach EUR 2.3 billion. During the quarter, the strongest growth was recorded in the business loan portfolio, which increased by EUR 33 million (+3%). The home loan portfolio increased by EUR 32 million (+4%), the leasing portfolio increased by EUR 1 million (+1%), and the consumer finance portfolio increased by EUR 3 million (+2%). Compared with Q3 2025, Coop Pank's total loan portfolio increased by EUR 278 million (+14%).

In Q3 2026, overdue loan portfolio of Coop Pank was at the level of 2%. A year ago, overdue loan portfolio was at the level of 2.3%.

Impairment costs of financial assets amounted to EUR 0.4 million in Q3 2026, EUR 1 million less than in the previous quarter and EUR 0.3 million less than in Q3 2025.

Coop Pank's net income amounted to EUR 23.8 million in Q3 2026, increasing by 7% compared with the previous quarter and by 22% compared with Q3 2025. Operating expenses amounted to EUR 12.5 million in Q3 2026, increasing by 13% compared with the previous quarter and by 19% compared with Q3 2025.

In Q3 2026, Coop Pank's net profit amounted to EUR 9.1 million, an increase of 10% compared with the previous quarter and an increase of 30% compared with Q3 2025. In Q3 2026, the bank's cost-to-income ratio was 52% and its return on equity was 14.6%.

As of 30 September 2026, Coop Pank had 31,5 thousand shareholders.

Business environment and key developments

The third quarter confirmed that Coop Pank's growth remains profitable. Our loan portfolio increased by EUR 68 million during the quarter, while net profit rose by 30% year on year. Profit growth was driven by higher lending volumes and the strong quality of our loan portfolio, with the rise in Euribor also supporting our results. We are making good progress towards our strategic target of achieving annual net profit of more than EUR 60 million by 2030.

Coop Pank remains a growth bank, but our financial performance and targets also provide grounds for viewing Coop Pank shares as a dividend investment at their current price level. For investors, this offers an opportunity to earn dividend income while also benefiting from the bank's continued growth.

During the third quarter, the City of Tallinn sold its stake of approximately 3% in Coop Pank. Strong demand for the shares demonstrated growing confidence in the bank, particularly among professional investors. The number of investors holding more than 100,000 Coop Pank shares also increased. Professional investors

conduct thorough analyses of banks, making their growing interest an important vote of confidence in both our performance to date and our future growth plans.

To support the bank's continued growth, we updated our European Medium Term Note and Covered Bond Programme in September. We doubled the programme limit to EUR 1.5 billion and expanded the range of instruments to include unsecured senior notes and Tier 2 subordinated notes alongside covered bonds, providing us with greater flexibility in our funding. As part of our capital management activities, we also continued repurchasing shares under the previously approved share buyback programme.

Since September, the partnership between Coop Pank and Coop stores has brought significant additional benefits to our customers in their everyday lives, particularly in Harju County. With Prisma stores joining Coop, Coop's market share in Tallinn will increase from 5% to 17%, significantly expanding the number of people who have a Coop store close to home. Customers with Coop Pank's Useful and Unlimited plans can also earn cashback at Prisma stores as they gradually transition to the Coop brand. This makes banking with Coop Pank more rewarding for customers shopping in the capital.

At the same time, we have strengthened our position in everyday banking and expanded our offering for customers who travel frequently and expect more comprehensive insurance cover from their bank. In the second quarter, we launched the Unlimited plan, followed by the Platinum credit card in early October, marking our entry into the premium credit card segment. From November, retail banking will be led by Moonika Maaring, who joins the Management Board.

As a domestic bank, we are also committed to contributing to Estonian society. In the third quarter, we signed a new three-year partnership agreement with the Estonian Volleyball Federation to support Estonian volleyball and youth sport, helping to make sporting opportunities more accessible across the country.

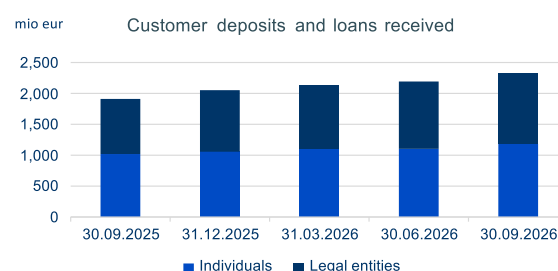
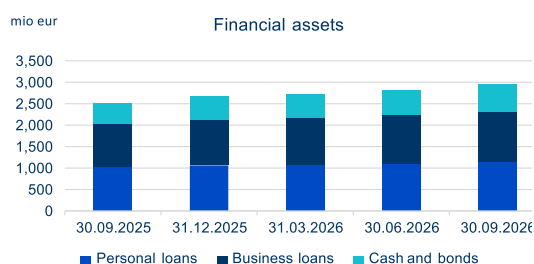
Our third-quarter results give us confidence to continue pursuing our chosen strategy. Our ambition is to grow faster than the Estonian banking market, strengthen our position as a domestic bank and create increasing value for both our customers and shareholders.

Arko Kurtmann
Chairman of the Management Board

Overview of financial results

Income statement EUR thousand	Q3 2026	Q2 2026	quarterly change	Q3 2025	annual change
Net interest income	22,737	20,781	9%	18,299	24%
Net fee and commission income	876	1,141	-23%	1,100	-20%
Other income	150	366	-59%	143	5%
Total net operating income	23,763	22,288	7%	19,542	22%
Operating expense	-12,467	-11,060	13%	-10,459	19%
Impairment losses on financial assets	-391	-1,419	-72%	-664	-41%
Income tax	-1,828	-1,587	15%	-1,448	26%
Net profit	9,077	8,222	10%	6,971	30%

Business volumes, EUR thousand	Q3 2026	Q2 2026	quarterly change	Q3 2025	annual change
Net loan portfolio	2,301,403	2,233,610	3%	2,023,349	14%
Cash and bonds	630,286	570,592	10%	469,143	34%
Customer deposits and loans received	2,368,562	2,247,677	5%	1,957,852	21%
Shareholder's equity	251,631	245,342	3%	227,305	11%



Ratios (quarterly ratios, expressed on annualised basis)	Q3 2026	Q2 2026	quarterly change	Q3 2025	annual change
Average equity (attributable to parent company), EUR thousand	248,687	241,698	6,989	223,739	24,948
Return on equity ROE % (net profit / average equity)	14.6	13.5	1.1	12.5	2.1
Average total assets EUR thousand	2,898,950	2,779,944	119,006	2,457,875	441,075
Return on assets ROA % (net profit / average total assets)	1.3	1.2	0.1	1.1	0.2
Cash and interest-bearing assets, average, EUR thousand	2,883,933	2,765,113	118,820	2,440,449	443,484
Net interest margin NIM % (net interest income / interest-bearing assets, average)	3.2	3.0	0.2	3.0	0.2
Cost / income ratio % (total operating costs / total net operating income)	52.5	49.6	2.9	53.5	-1.0

Key financial indicators in the last three years as of the date of the interim report

EUR thousand	30.09.2026	30.09.2025	30.09.2024
Net loan portfolio	2,301,403	2,023,349	1,661,152
Customer deposits and loans received	2,368,562	1,957,852	1,838,626
Subordinated loans	72,941	63,348	63,410
Shareholder's equity	251,631	227,305	204,963
Net interest income	63,061	54,231	58,420
Net fee and commission income	3,102	3,420	3,054
Other income	702	745	438
Total net operating income	66,865	58,396	61,912
Operating expense	-34,489	-30,069	-29,777
Impairment losses on financial assets	-2,185	-2,257	-2,822
Income tax	-4,586	-4,537	-3,528
Net profit	25,605	21,533	25,785

Key risk indicators in the last three years as of the date of the interim report

EUR thousand	30.09.2026	30.09.2025	30.09.2024
Leverage ratio (LR)			
Total exposure measure	3,028,370	2,743,808	2,267,460
Leverage ratio (%)	7.88%	8.08%	8.10%
Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
Liquidity Coverage Ratio (LCR)			
High credit quality liquid assets - total weighted value	543,853	402,700	395,668
Cash outflows - Total weighted value	282,444	236,060	214,999
Cash inflows - Total weighted value	27,461	18,196	21,572
Total net cash outflow - adjusted value	254,983	217,144	193,427
Liquidity coverage ratio (%)	213.29%	185.45%	204.56%
Net Stable Funding Ratio (NSFR)			
Total available stable funding	2,309,986	2,000,485	1,618,865
Total required stable funding	1,845,690	1,666,522	1,248,029
NSFR ratio (%)	125.16%	120.04%	129.71%

Capitalisation

Capital base	30.09.2026	31.12.2025
Tier 1 capital		
Paid-in share capital and share premium	100,333	98,771
Statutory reserve capital	9,860	8,424
Retained earnings	117,540	96,989
Eligible profit of the reporting period	6,458	16,449
Accumulated other comprehensive income*	-3,003	-104
Goodwill accounted for as intangible asset (-)	-6,757	-6,757
Intangible assets (-)	-8,560	-9,212
Deductions from securitisation positions (-)**	-3,550	0
Adjustment of value arising from requirements of reliable measurement (-)	-83	-55
Other deductions from Tier 1 capital (-)	-1,861	-1,081
Total Common Equity Tier 1 capital	210,377	203,424
Additional Tier 1 capital	28,148	28,148
Total Tier 1 capital	238,525	231,572
Subordinated debt	44,793	35,000
Tier 2 capital	44,793	35,000
Eligible capital for capital adequacy calculation	283,318	266,572
Risk-weighted assets RWA		
Central government and central banks using standardised approach	1,205	0
Regional governments or local authorities	9	11
Credit institutions, investment companies using standardised approach	11,258	8,118
Companies using standardised approach	305,872	279,435
Retail claims using standardised approach	177,363	187,554
Claims secured by mortgage on real estate using standardised approach	675,796	709,500
Claims past due using standardised approach	7,238	8,456
Acquisition, development and construction (ADC) standardised approach	138,261	144,343
Other assets using standardised approach	17,623	16,976
Total credit risk and counter-party credit risk	1,334,625	1,354,393
Risk exposure for operational risk (ASA)	88,428	78,318
Total credit valuation adjustment exposure (RBA)***	3,520	4,863
Total risk-weighted assets (total risk exposure)	1,426,573	1,437,574
CET 1 capital ratio %	14.75%	14.15%
Tier 1 capital ratio %	16.72%	16.11%
Capital adequacy ratio %	19.86%	18.54%

* Other accumulated comprehensive income includes revaluation reserve of financial assets at fair value through other comprehensive income.

** The line of deductions arising from a synthetic securitisation transaction includes securitisation positions for which the bank bears potential losses. In accordance with Article 36 (1) (k) (ii) of Regulation (EU) No 575/2013, those positions should be deducted from Common Equity Tier 1 capital.

*** Risk exposure for credit valuation adjustment (CVA) includes the credit valuation adjustment for derivatives held for hedge accounting using reduced basic approach (RBA).

As of June 2026, a synthetic securitisation transaction with the European Investment Fund (EIF) has been finalised, the purpose of which is to obtain additional credit risk protection for the selected loan portfolio. As a result of the synthetic securitisation transaction, the securitisation positions are recognised in the regulatory capital accounting in accordance with the CRR securitisation framework. The transaction will enable the reduction of risk-weighted assets (RWAs) of the exposures it covers and enhance capital adequacy indicators.

Requirements to own funds:		
Core Tier 1 capital ratio	4.50%	core Tier 1 capital / total risk exposure
Tier 1 capital ratio	6.00%	Tier 1 capital / total risk exposure
Total capital ratio (capital adequacy)	8.00%	total capital / total risk exposure
Capital conservation buffer	2.50%	of total risk exposure
Countercyclical capital buffer rate	1.50%	of total risk exposure
Systematically important banks buffer	0.50%	of total risk exposure
Pillar 2 requirement (P2R)	2.75%	of total risk exposure
Pillar 2 guidance (P2G)	1.50%	of total risk exposure

By the end of the reporting period, the Group is compliant with all regulative capital requirements.

Consolidated financial statements

Consolidated statement of comprehensive income

EUR thousand	Note	Q3 2026	9 M 2026	Q3 2025	9 M 2025
Interest income calculated using the effective interest method		34,348	95,710	28,626	86,161
Other income similar to interest		2,877	8,219	2,733	8,515
Interest and similar expense		-14,488	-40,868	-13,060	-40,445
Net interest and similar income	3	22,737	63,061	18,299	54,231
Fee and commission income		2,405	6,781	2,120	6,203
Fee and commission expense		-1,529	-3,679	-1,020	-2,783
Net fee and commission income	4	876	3,102	1,100	3,420
Net gain or loss on derecognition of financial assets at fair value through other comprehensive income		0	74	0	251
Handling of overdue receivables		149	403	157	496
Other income		1	225	-14	-2
Net other income		150	702	143	745
Payroll expense		-7,663	-20,248	-6,472	-17,968
Operating expense		-2,934	-8,743	-2,466	-7,585
Depreciation		-1,870	-5,498	-1,521	-4,516
Total operating expense		-12,467	-34,489	-10,459	-30,069
Profit before loss allowances and tax		11,296	32,376	9,083	28,327
Credit loss allowance		-391	-2,185	-664	-2,257
Profit before income tax		10,905	30,191	8,419	26,070
Income tax		-1,828	-4,586	-1,448	-4,537
Net profit for the reporting period		9,077	25,605	6,971	21,533
Other comprehensive income / loss					
Items that may subsequently be reclassified to income statement:					
Financial assets at fair value through other comprehensive income		-2,707	-2,900	-76	-207
Other comprehensive income/loss		-2,707	-2,900	-76	-207
Comprehensive income for the reporting period		6,370	22,705	6,895	21,326
Basic earnings per share (in euros)	15	0.09	0.25	0.07	0.21
Diluted earnings per share (in euros)	15	0.08	0.24	0.07	0.20

Consolidated statement of financial position

EUR thousand	Note	30.09.2026	31.12.2025
Assets			
Cash, balances with central banks and other deposits	5	512,107	469,732
Mandatory reserve at the central bank		21,890	18,985
Debt securities at fair value through other comprehensive income	6	83,456	58,035
Debt instruments at amortized cost	6	12,833	4,988
Equity instruments at fair value through other comprehensive income		13	13
Loans and advances to customers	7,8,9,10	2,301,403	2,114,091
Derivatives		0	3,681
Other financial assets	11	683	741
Other assets		2,458	1,718
Assets held for sale		304	1,256
Right-of-use assets		4,194	4,736
Tangible assets		4,177	3,539
Intangible assets		15,374	14,722
Goodwill		6,757	6,757
Total assets		2,965,649	2,702,994
Liabilities			
Customer deposits and loans received	12	2,368,562	2,124,520
Debt securities		246,876	255,203
Lease liabilities		4,205	4,766
Derivatives		3,731	0
Other financial liabilities	11	8,917	13,230
Other liabilities		8,786	7,584
Subordinated debt		72,941	63,148
Total liabilities		2,714,018	2,468,451
Shareholder's equity			
Share capital		71,087	70,638
Share premium		29,753	28,133
Treasury shares (-)		-507	0
Statutory reserve capital		9,860	8,424
Retained earnings		143,145	125,713
Other reserves and assets revaluations		-1,707	1,635
Total shareholder's equity		251,631	234,543
Total liabilities and shareholders' equity		2,965,649	2,702,994

Consolidated statement of cash flows

EUR thousand	Note	9 M 2026	9 M 2025
Cash flows from operating activities			
Interest and other similar income received		102,188	94,660
Interest paid		-40,550	-37,100
Service fee and commission received		6,781	6,203
Service fee and commission paid		-3,679	-2,783
Other received income		700	748
Salaries paid		-19,205	-18,250
Other operating expenses paid		-8,743	-7,585
Income Tax paid		-4,063	-4,046
Total cash flows from operating activities before changes in operating assets and liabilities		33,429	31,847
Change in operating assets:			
Loans and advances to customers		-188,612	-251,943
Change of mandatory reserve in central bank		-2,905	-355
Other assets		-1,393	-970
Change in operating liabilities:			
Change in client deposits and loans received		242,716	72,718
Other liabilities		-4,619	-1,731
Net cash flows from operating activities		78,617	-150,434
Cash flows from investment activities			
Acquisition of property, plant and equipment		-6,147	-5,312
Sale of property, plant and equipment and investment properties		1,296	0
Acquisition of debt securities		-35,310	-28,340
Sale and redemption of debt instruments		1,025	14,430
Total cash flows from investment activities		-39,136	-19,221
Cash flows from financing activities			
Contribution to share capital		1,169	842
Repurchase of treasury shares		-758	0
Dividends paid		-6,736	-7,209
Issue of subordinated debt		20,000	0
Redemption of subordinated bonds		-10,000	0
Repayment of principal of lease liabilities		-783	-749
Debt securities issued		0	249,235
Total cash flows from financing activities		2,892	242,119
Effect on exchange rate changes on cash and cash equivalents		2	-3
Change in cash and cash equivalents		42,375	72,462
Cash and cash equivalents at the beginning of period		469,732	325,362
Cash and cash equivalents at the end of period	5	512,107	397,824
Cash and cash equivalents balance is comprised of:			
Cash on hand		4,766	2,265
Demand deposits in central bank		482,988	377,853
Demand and short-term deposits in credit institutions and other financial institutions		24,353	17,706

Consolidated statement of changes in equity

	Share capital	Share premium	Treasury shares (-)	Statutory reserve capital	Other reserves	Revaluation reserve	Retained earnings	Total shareholder's equity
Equity as at 31.12.2024	70,181	26,711	0	6,815	1,825	298	105,807	211,637
Contribution to share capital	457	1,422	0	0	-1,037	0	0	842
Change in reserves	0	0	0	1,609	0	0	-1,609	0
Dividends paid	0	0	0	0	0	0	-7,209	-7,209
Share options	0	0	0	0	709	0	0	709
Net profit 01.01. - 30.09.2025	0	0	0	0	0	0	21,533	21,533
Other comprehensive income 01.01.- 30.09.2025	0	0	0	0	0	-207	0	-207
Total comprehensive income	0	0	0	0	0	-207	21,533	21,326
Equity as of 30.09.2025	70,638	28,133	0	8,424	1,497	91	118,522	227,305
Share options	0	0	0	0	242	0	0	242
Net profit 01.10. - 31.12.2025	0	0	0	0	0	0	7,191	7,191
Other comprehensive income 01.10. - 31.12.2025	0	0	0	0	0	-195	0	-195
Total comprehensive income	0	0	0	0	0	-195	7,191	6,996
Equity as at 31.12.2025	70,638	28,133	0	8,424	1,739	-104	125,713	234,543
Contribution to share capital	449	1,620	251	0	-1,151	0	0	1,169
Change in reserves	0	0	0	1,436	0	0	-1,436	0
Repurchase of treasury shares	0	0	-758	0	0	0	0	-758
Dividends paid	0	0	0	0	0	0	-6,736	-6,736
Share options	0	0	0	0	708	0	0	708
Net profit 01.01. - 30.09.2026	0	0	0	0	0	0	25,605	25,605
Other comprehensive income 01.01.- 30.09.2026	0	0	0	0	0	-2,900	0	-2,900
Total comprehensive income	0	0	0	0	0	-2,900	25,605	22,705
Equity as of 30.09.2026	71,087	29,753	-507	9,860	1,296	-3,004	143,146	251,631

Notes to consolidated financial statements

Note 1 Accounting principles

The interim report has been prepared in conformity with International Accounting Standard IAS 34 "Interim Financial Reporting" as approved by the EU. The accounting principles used in interim report are in conformity with accounting principles used in Annual Report 2025.

Subsidiaries are consolidated on a line-by-line basis, eliminating the intercompany transactions, receivables and liabilities, income and expense. The definition of group according to the Regulation (EU) No 575/2013 of the European Parliament and of the Council matches that of IFRS.

All figures in financial statements are in thousands of euros unless noted otherwise.

Structure of the Group	Country	Activity	Holding
Coop Pank AS	Estonia	banking	Parent company
Coop Liising AS	Estonia	leasing	100%
Coop Insurance Broker AS	Estonia	insurance brokerage	100%

Prana Property SIA is no longer part of the Coop Pank AS Group structure following its liquidation and deregistration from the Commercial Register on 29 July 2026.

Note 2 Operating segments

Operating segments are reported in a manner consistent with the internal reporting provided to the main operating decision-maker. The main decision-maker, responsible for resource distribution and evaluation of the activities of the segments, is the management board of the bank.

The Group divides its business into segments based on the legal structure and the product- and customer-specific distribution within the Bank. According to the legal structure, the Group has a leasing and insurance brokerage segment that provides leasing products and insurance brokerage services to both private and corporate customers, respectively. Leasing segment earns interest income from lending. The insurance brokerage segment earns revenues on intermediating insurance contracts.

Due to the Bank's product-based division, the Group distinguishes the consumer financing segment. The consumer financing segment provides consumer loans and hire-purchase cards to private customers. The segment earns interest incomes from lending and fee commissions from issuing hire-purchase cards.

Due to the Bank's customer-based division, the Group owns corporate banking (legal entities) and retail banking (private individuals) segments. Both segments offer money transferring products and loan products to customers and gather deposits. The segments earn interest income from lending and commissions fees from settlement of payments and bank card transactions.

Segments are the basis for regular monitoring of business results by the Group's management and supervisory boards, and separate financial data are available for the segments. According to the Group's structure, the Bank also divides the corporate banking and retail banking segments into more detailed business lines of loans and everyday banking (deposits, settlements). The Group also uses the division of business lines for planning and budgeting. The Management Board of the Group has been appointed as the chief decision maker for assessing financial allocations and the profitability of business.

Revenue reported by a segment consists of revenue from external customers and additional interest income or interest expense on inter-segment borrowing, which is based on the internal transfer pricing model in the Group and is shown as elimination in the tables below. The Group does not have any customers whose income would account for more than 10% of the respective type of income. The geographical breakdown of interest income is shown in Note 3. The geographical breakdown of commission fees is shown in Note 4.

Assets and liabilities as at 30.09.2026, EUR million	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Loan portfolio	1,081	924	110	186	678	-678	2,301
Other assets	260	224	37	46	97	0	664
Total assets	1,341	1,148	147	232	775	-678	2,965
Total liabilities	1,227	1,052	134	213	766	-678	2,714

Segment profits, Q3 2026, EUR thousand	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Interest income	18,745	12,835	3,614	2,611	7,445	-8,025	37,225
Incl. external income	16,705	10,944	3,614	2,611	3,351	0	37,225
Incl. internal income	2,041	1,891	0	0	4,093	-8,025	0
Interest expenses	-7,171	-6,136	-735	-1,251	-7,220	8,025	-14,488
Net interest income	11,574	6,699	2,879	1,360	225	0	22,737
Fee and commission income	643	1,270	132	55	305	0	2,405
Fee and commission expense	-343	-1,103	-30	-31	-22	0	-1,529
Net fee and commission income	300	167	102	24	283	0	876
Net other income	24	75	32	32	-13	0	150
Total net income	11,898	6,941	3,013	1,416	495	0	23,763
Total operating expense	-4,357	-4,702	-1,580	-1,155	-673	0	-12,467
Profit before loss allowances and tax	7,541	2,239	1,433	261	-178	0	11,296
Credit loss allowance	384	-110	-508	-157	0	0	-391
Income tax	-1,291	-387	-150	0	0	0	-1,828
Net profit	6,634	1,742	775	104	-178	0	9,077

Segment profits, 9 M 2026, EUR thousand	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Interest income	52,413	36,045	10,522	7,459	20,662	-23,172	103,929
Incl. external income	46,676	30,513	10,522	7,459	8,759	0	103,929
Incl. internal income	5,737	5,532	0	0	11,903	-23,172	0
Interest expenses	-20,566	-17,666	-2,108	-3,642	-20,058	23,172	-40,868
Net interest income	31,847	18,379	8,414	3,817	604	0	63,061
Fee and commission income	1,821	3,532	385	170	873	0	6,781
Fee and commission expense	-692	-2,839	-49	-33	-66	0	-3,679
Net fee and commission income	1,129	693	336	137	807	0	3,102
Net other income	71	205	11	68	347	0	702
Total net income	33,047	19,277	8,761	4,022	1,758	0	66,865
Total operating expense	-11,964	-12,957	-4,254	-3,234	-2,080	0	-34,489
Profit before loss allowances and tax	21,083	6,320	4,507	788	-322	0	32,376
Credit loss allowance	-316	-211	-1,519	-139	0	0	-2,185
Income tax	-3,150	-985	-451	0	0	0	-4,586
Net profit	17,617	5,124	2,537	649	-322	0	25,605

* "Other" includes treasury, subsidiaries Prana Property, Coop Kindlustusmaakler.

Segment profits, Q3 2025, EUR thousand	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Interest income	15,095	10,947	3,427	2,491	6,383	-6,984	31,359
Incl. external income	13,524	9,352	3,427	2,491	2,565	0	31,359
Incl. internal income	1,571	1,595	0	0	3,818	-6,984	0
Interest expenses	-6,251	-5,631	-707	-1,261	-6,194	6,984	-13,060
Net interest income	8,844	5,316	2,720	1,230	189	0	18,299
Fee and commission income	534	1,150	121	41	274	0	2,120
Fee and commission expense	-166	-826	-10	-1	-17	0	-1,020
Net fee and commission income	368	324	111	40	257	0	1,100
Net other income	21	59	47	31	-15	0	143
Total net income	9,233	5,699	2,878	1,301	431	0	19,542
Total operating expense	-3,656	-3,829	-1,379	-991	-604	0	-10,459
Profit before loss allowances and tax	5,577	1,870	1,499	310	-173	0	9,083
Credit loss allowance	-212	44	-474	-22	0	0	-664
Income tax	-947	-327	-174	0	0	0	-1,448
Net profit	4,418	1,587	851	288	-173	0	6,971

Segment profits, 9 M 2025, EUR thousand	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Interest income	44,767	33,299	10,180	7,773	18,499	-19,842	94,676
Incl. external income	40,070	28,575	10,180	7,773	8,078	0	94,676
Incl. internal income	4,697	4,724	0	0	10,421	-19,842	0
Interest expenses	-18,666	-17,209	-2,213	-4,003	-18,196	19,842	-40,445
Net interest income	26,101	16,090	7,967	3,770	303	0	54,231
Fee and commission income	1,506	3,375	358	134	830	0	6,203
Fee and commission expense	-518	-2,178	-31	-4	-52	0	-2,783
Net fee and commission income	988	1,197	327	130	778	0	3,420
Net other income	87	243	140	74	201	0	745
Total net income	27,176	17,530	8,434	3,974	1,282	0	58,396
Total operating expense	-10,366	-11,242	-3,894	-2,876	-1,691	0	-30,069
Profit before loss allowances and tax	16,810	6,288	4,540	1,098	-409	0	28,327
Credit loss allowance	325	-242	-1,615	-725	0	0	-2,257
Income tax	-3,001	-1,037	-499	0	0	0	-4,537
Net profit	14,134	5,009	2,426	373	-409	0	21,533

Assets and liabilities as a 30.09.2025, EUR million	Corporate banking	Retail banking	Consumer financing	Leasing	Other*	Elimination	Total
Loan portfolio	922	819	103	180	625	-625	2,024
Other assets	198	180	31	40	59	0	508
Total assets	1,120	999	134	220	684	-625	2,532
Total liabilities	1,019	911	122	201	677	-625	2,305

*Other includes Treasury and subsidiaries Prana Property and Coop Kindlustusmaakler.

Note 3 Net interest income

	Q3 2026	9 M 2026	Q3 2025	9 M 2025
Interest income calculated using the effective interest method:				
Loans to entities	16,165	45,198	13,205	39,117
Consumer loans and hire-purchase loans	3,631	10,582	3,448	10,234
Other loans to private individuals	10,927	30,454	9,331	28,521
Debt securities	911	2,474	514	1,388
Other assets	2,713	7,002	2,128	6,901
	34,348	95,710	28,626	86,161
Other similar interest income:				
Leasing	2,877	8,219	2,733	8,515
Total interest revenues	37,225	103,929	31,359	94,676
Customer deposits and loans received	-11,009	-30,835	-9,761	-32,284
Subordinated debt	-1,414	-4,100	-1,226	-3,708
Debt securities	-2,067	-6,133	-2,020	-4,278
Derivatives	40	318	0	0
Interest expense on lease liabilities	-38	-118	-53	-175
Total interest expense	-14,488	-40,868	-13,060	-40,445
Net interest income	22,737	63,061	18,299	54,231

In Q3 2026, the Group earned 98% of interest income from Estonian residents and 2% from residents of other countries (mostly EU countries). This ratio remains unchanged QoQ.

Note 4 Net fee and commission income

	Q3 2026	9 M 2026	Q3 2025	9 M 2025
Fees from cards	939	2,698	874	2,508
Monthly account fees and transaction fees	467	1,234	374	1,184
Insurance brokerage commissions	260	1,061	383	1,149
Foreign exchange transactions	19	51	17	56
Other fee and commission income	720	1,737	472	1,306
Total fee and commission income	2,405	6,781	2,120	6,203
Expenses related to cards	-726	-2,053	-664	-1,916
Transaction costs	-87	-256	-69	-210
Other fee and commission expense	-716	-1,370	-287	-657
Total fee and commission expense	-1,529	-3,679	-1,020	-2,783
Net fee and commission income	876	3,102	1,100	3,420

In Q3 2026, the Group earned 82% of fee and commission income from residents of Estonia and 18% from residents of other countries (including 16% from card transactions settled in the card system of non-resident but related to resident customers). In Q2 2026, 83% of fee and commission income was earned from Estonian residents and 17% from residents of other countries.

All fee and commission income are recognized at the time they are incurred. All fee and commission income are classified using a segment-based breakdown.

Note 5 Cash, balances with central banks and other deposits

	30.09.2026	31.12.2025
Cash on hand	4,766	4,288
Reserve requirement at the central bank*	21,890	18,985
Demand deposits in central bank	482,988	443,316
Demand deposits at credit institutions and other financial institutions	24,353	22,128
Total	533,997	488,717

* Not included in cash and cash equivalents in the consolidated statement of cash flows.

Note 6 Financial investments

	30.09.2026	31.12.2025
Government debt securities	75,894	51,746
Credit institutions	6,032	3,934
Debt securities of other non-financial companies	14,363	7,343
Total of debt securities	96,289	63,023
Shares of other non-financial companies	13	13
Total of equity instruments	13	13
Total of financial investments	96,302	63,036

As of 30.09.2026 debt securities of other non-financial companies in the amount of 12,365 thousand euros and debt securities of credit institutions in the amount of 468 thousand euros have been recognised at amortised cost value, and the remaining debt securities in the amount of 83,456 thousand euros and equity instruments in the amount of 13 thousand euros have been recognised at fair value with changes through other comprehensive income.

As of 31.12.2025 debt securities of other non-financial companies in the amount of 4,517 thousand euros and debt securities of credit institutions in the amount of 471 thousand euros have been recognised at amortised cost value, and the remaining debt securities in the amount of 58,035 thousand euros and equity instruments in the amount of 13 thousand euros have been recognised at fair value with changes through other comprehensive income.

Note 7 Loans and advances to customers

	30.09.2026	31.12.2025
Total receivables from private individuals	1,141,699	1,061,786
incl. consumers loans	110,933	103,179
incl. lease financing	97,163	95,429
incl. mortgage loans and other loans	933,603	863,178
Total receivables from legal entities	1,179,571	1,071,726
incl. lease financing	89,491	85,711
incl. other loans to legal entities	1,090,080	986,015
Total receivables	2,321,270	2,133,512
Loss allowances of loans and advances	-19,867	-19,421
Total	2,301,403	2,114,091

The Bank uses segment-based classification when classifying loan products.

Note 8 Loss allowances of loans and advances

	30.09.2026	31.12.2025
Balance at the beginning of the reporting period	-19,421	-18,551
Allowances during the reporting period	-1,723	-3,087
Derecognized during reporting period	1,277	2,217
Balance of allowance at the end of the reporting period	-19,867	-19,421

Note 9 Allocation of past due loans

	30.09.2026			31.12.2025		
	Unsecured loans to private individuals	Secured loans to private individuals	Loans to legal entities	Unsecured loans to private individuals	Secured loans to private individuals	Loans to legal entities
1-30 days	4,659	18,254	7,214	4,727	15,084	5,432
31-60 days	1,059	4,250	1,157	1,085	3,954	894
61-90 days	532	3,094	177	602	1,770	5
over 90 days	2,256	770	4,521	2,347	1,043	2,041
Total	8,506	26,368	13,069	8,761	21,851	8,372

Note 10 Loans and advances to customers by economic sector

Loans and advances to customers by economic sector	30.09.2026	%	31.12.2025	%
Private individuals	1,134,153	49.28%	1,054,601	49.88%
M – activities related to real estate	571,336	24.83%	466,163	22.05%
C – manufacturing	106,419	4.62%	99,709	4.72%
L – financial and insurance activities	106,460	4.63%	92,148	4.36%
G – Wholesale and retail	97,559	4.24%	99,137	4.69%
D – power and heat generation	50,790	2.21%	50,206	2.37%
H – transportation and storage	39,936	1.74%	37,922	1.79%
N - Professional, scientific and technical activities	33,616	1.46%	30,806	1.46%
F - construction	28,062	1.22%	69,216	3.27%
A – agriculture, forestry and fishing	27,921	1.21%	25,749	1.22%
I – hospitality and food service	25,680	1.12%	17,783	0.84%
O – administrative and support services	24,896	1.08%	26,820	1.27%
T – other service	14,833	0.64%	2,833	0.13%
Other	39,742	1.73%	40,998	1.95%
Total	2,301,403	100%	2,114,091	100%

* As of Jan 1, 2026, new EMTAK 2025 codes based on the NACE Rev. 2.1 classification have been introduced in the sectoral breakdown of loans. As of Dec 31, 2025, in order to ensure the comparability of the data, the corresponding guidance material of the European Banking Authority (EBA) (JBRC – Advice on the implementation of the NACE Rev. 2.1) has been used to convert the previous EMTAK codes to the new codes.

Note 11 Financial assets and liabilities by residual maturity

Undiscounted cash flows by residual maturity

30.09.2026	Up to 3 months	3-12 months	1-5 years	Over 5 years	Total
Assets					
Cash and cash equivalents	529,637		4,040	320	533,997
Debt securities at fair value	3,472	3,876	36,640	51,324	95,312
Debt instruments at amortized cost	3,154	724	12,206	0	16,084
Loans and advances to customers	124,943	402,985	1,368,669	1,246,803	3,143,400
Equity instruments	0	0	0	13	13
Derivatives	72	3,044	13,753	297	17,166
Other financial assets	683	0	0	0	683
Total financial assets	661,961	410,629	1,435,308	1,298,757	3,806,655
Liabilities					
Customer deposits and loans received	1,575,085	762,857	44,769	1,093	2,383,804
Debt securities	0	7,791	258,348	0	266,139
Lease liabilities	266	797	3,482	0	4,545
Derivatives	3,320	7,519	12,788	807	24,434
Other financial liabilities	8,917	0	0	0	8,917
Subordinated debt	1,695	29,361	53,740	0	84,796
Total financial liabilities	1,589,283	808,325	373,127	1,900	2,772,635
Off-balance sheet liabilities					
Undrawn lines of credit and overdraft facilities	222,221	0	0	0	222,221
Financial guarantees	44,836	0	0	0	44,836
Total on-balance / off-balance-sheet liabilities	1,856,340	808,325	373,127	1,900	3,039,692
Duration gap of financial assets and financial liabilities	-1,194,379	-397,696	1,062,181	1,296,857	766,963

31.12.2025	Up to 3 months	3-12 months	1-5 years	Over 5 years	Total
Assets					
Cash and cash equivalents	488,717	0	0	0	488,717
Debt securities at fair value	53	6,227	33,850	25,899	66,029
Debt instruments at amortized cost	95	303	6,008	0	6,406
Loans and advances to customers	102,754	343,908	1,273,290	1,105,113	2,825,065
Equity instruments	0	0	0	13	13
Derivatives	3,827	-2,681	5,162	0	6,308
Other financial assets	700	38	0	3	741
Total financial assets	596,146	347,795	1,318,310	1,131,028	3,393,279
Liabilities					
Customer deposits and loans received	1,239,093	786,943	33,873	358	2,060,267
Loans received	72,718	1,511	2,969		77,198
Debt securities	7,791	0	272,519	0	280,310
Lease liabilities	260	778	3,894	287	5,219
Other financial liabilities	13,230	0	0	0	13,230
Subordinated debt	11,003	3,458	58,271	0	72,732
Total financial liabilities	1,344,095	792,690	371,526	645	2,508,956
Off-balance sheet liabilities					
Undrawn lines of credit and overdraft facilities	212,841	0	0	0	212,841
Financial guarantees	29,539	0	0	0	29,539
Total on-balance / off-balance-sheet liabilities	1,586,475	792,690	371,526	645	2,751,336
Duration gap of financial assets and financial liabilities	-990,329	-444,895	946,784	1,130,383	641,943

Note 12 Customer deposits and loans received

Due to customers	30.09.2026	31.12.2025
Private individuals	1,183,511	1,056,702
Legal entities	1,140,033	989,204
Credit institutions	14	6,575
Central banks	45,004	72,039
Total	2,368,562	2,124,520
Demand deposits	757,943	637,205
Term deposits	1,562,598	1,410,254
Special purpose loans	48,021	77,061
Total	2,368,562	2,124,520

Note 13 Contingent liabilities

	30.09.2026	31.12.2025
Financial guarantees	44,836	29,539
Credit limits and overdrafts	222,221	212,841
Total	267,057	242,380

Note 14 Related parties

Related parties are:

- a shareholder of significant influence and companies that are part of its group;
- management of the group: i.e. members of the Management Board and the Supervisory Board of parent company, head of internal audit and entities controlled by them;
- individuals, who have equal economic interest as management, and entities associated to them.

The terms of the loans issued to related parties do not differ from the loans issued to other customers regarding interest rates. Transactions with related parties are based on the price list and/or are carried out at market value. Maximum termination benefits payable to members of the management board on a contingent basis is 507 thousand euros (31.12.2025: 492).

Balances	30.09.2026	31.12.2025
Shareholders		
Deposits	3,593	14,117
Members of the Management Board and Supervisory Board and persons and entities associated with them:		
Loans	2,153	7,383
Deposits	12,105	9,774

Transactions	9 M 2026	9 M 2025
Shareholders:		
Interest paid during the reporting period	420	104
Members of the Management Board and Supervisory Board and persons and entities associated with them:		
Interest received during the reporting period	133	86
Interest paid during the reporting period	98	213
Other goods and services sold	2	0
Compensation paid to members of the Management Board and Supervisory Board	990	754

Note 15 Basic earnings and diluted earnings per share

In order to calculate basic earnings per share, net profit attributable to owners of the parent has been divided by the weighted average number of shares issued. Diluted earnings per share come from the share options granted to key employees.

	Q3 2026	9 M 2026	Q3 2025	9 M 2025
Profit attributable to the owners of the parent (in thousands of euros)	9,077	25,605	6,971	21,533
Weighted average number of shares (in thousands of units)	104,316	103,921	103,657	103,255
Basic earnings per share (euros)	0.09	0.25	0.07	0.21
Adjustments for calculation of diluted earnings per share – share options (in thousands of units)	2,977	2,827	2,735	2,587
Weighted average number of shares used for calculating the diluted earnings per share (in thousands of units)	107,293	106,748	106,392	105,842
Diluted earnings per share (euros)	0.08	0.24	0.07	0.20

Shareholders, Supervisory Board and Management Board of Coop Pank AS

As at 30.09.2026 shareholders with holding over 5% are:

Coop Investeeringud OÜ	21.73%
Andres Sonn	8.34%

In addition, the member cooperatives of Coop Eesti Keskühistu hold the total of 18.72% of the total amount of shares, however, separately none of them holds over 5%.

Members of Supervisory Board hold 105 thousand shares of Coop Pank and Members of Management Board hold 512 thousand shares of Coop Pank, which in total accounts for 0.59% of the total amount of shares.

Members of the Supervisory board:

Rainer Rohtla (Chairman), Viljar Arakas, Roman Provotorov, Silver Kuus, Jaan Marjundi (with authority until 12.04.2026), Raul Parusk (with authority until 12.04.2026), Mari-Liis Rüütsalu (with authority as of 12.04.2026), Kadri Aguraiuja (with authority as of 12.04.2026).

Members of the Management board:

Arko Kurtmann (Chairman), Paavo Truu, Alvar Pihlapuu, Heikko Mäe , Karel Parve (with authority until 31.10.2026), Lehar Kütt

Statement of the Management Board of Coop Pank AS

The Management Board of Coop Pank is of the opinion, that information in this interim report, consisting of the management report and financial reports, is in conformity with requirements to interim reports and gives a true and fair view of the financial condition and economic results of Coop Pank Group, the presented data and additional information is true and comprehensive. Current interim report is not audited.

20.10.2026

Arko Kurtmann	Chairman of the Management Board
Paavo Truu	Member of the Management Board
Alvar Pihlapuu	Member of the Management Board
Heikko Mäe	Member of the Management Board
Karel Parve	Member of the Management Board
Lehar Kütt	Member of the Management Board

Contacts

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