

Bonum Bank Plc: Bonum Bank Plc financial statements release 1 January - 31 December 2025 as been published

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Stock Exchange Release 13 February 2026 at 10.00 A.M. EET, Financial Statements Release

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The profit for Bonum Bank Plc, belonging to POP Bank Group, for the financial year increased to EUR 2,776 (784) thousand and balance sheet was EUR 1.8 (2.1) billion.

As the central credit institution for the banks of the amalgamation, Bonum Bank issues certificates of deposit under its EUR 250 million certificate of deposit programme and accepts money market deposits. Bonum Bank coordinates interest derivatives as part of interest rate risk management of the POP Bank Group. Bonum Bank is also responsible for managing of the liquidity puffer (LCR portfolio) of the amalgamation. In autumn 2025, Bonum Bank repaid a EUR 20 million bond and did not issue new bonds.

In December 2025 S&P Global Ratings affirmed Bonum Banks' ratings with positive outlook. The credit rating agency affirmed 'BBB/A-2' long- and short-term issuer credit ratings on Bonum Bank Plc.

Bonum Bank Plc's full-year result for 2026 is expected to be positive.

Key figures (EUR 1,000)	31 Dec 2025	31 Dec 2024
Net interest income	9,243	10,233
Net commission income	7,821	8,024
Profit	2,776	784
Balance sheet total	1,792,465	2,050,510
Common equity Tier 1 capital ratio, (CET 1) %	20.3	20.3
Cost-to-income ratio, %	78.3	84.2
ROA, %	0.3	0.04
ROE, %	5.3	1.54
Equity ratio %	3.0	2.5

The POP Bank Group has also published its financial statements release 1 January-31 December 2025.

Bonum Bank's financial statement release and POP Bank Group's financial statement release are available on POP Bank Group's website www.poppankki.fi/en. Bonum Bank Plc and POP Bank Group will publish Board of Directors and financial statements reports as well as corporate governance reports during week 11.

Bonum Bank Plc is part of the amalgamation of POP Banks and is responsible for providing 18 POP Banks with central credit institution services, obtaining external funding for the POP Bank Group, handling payments, issuing payment cards to the customers of the POP Banks and providing centralised services for the Group. In addition, Bonum Bank grants unsecured consumer credits and secured lending to retail customers.

Bonum Bank Plc

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Attachments

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