

POP Mortgage Bank Plc: POP Mortgage Bank Plc's financial statement release 1 January-31 December 2025 has been published

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POP Mortgage Bank Plc, 13 February 2026, at 10.00 A.M EET, Stock Exchange Release, Financial Statement Release

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POP Mortgage Bank Plc recorded a profit of EUR 1.4 (0.6) million for the reporting period. The balance sheet totalled EUR 540.6 (798.3) million at the end of the reporting period. Intermediary loans granted to banks belonging to the amalgamation of POP Banks totalled EUR 500.0 (750.0) million. The bonds issued, at EUR 502.6 (756.1) million, includes secured bonds with a nominal value of EUR 500.0 (750.0) million, and the change in the fair value of the underlying asset in hedge accounting. During the reporting period, a bond with a nominal value of EUR 250 million matured, and no new bonds were issued.

POP Mortgage Bank Plc's equity was EUR 18.9 (17.5) million at the end of the review period. The bank's CET1 ratio was 326.0 (212.7) per cent.

In December 2025, the credit rating agency S&P Global Ratings confirmed the 'AAA' credit rating with a stable outlook for POP Mortgage Bank's loan program and the issued bonds.

POP Mortgage Bank Plc's core business is expected to generate positive results in 2026, and the capital adequacy is expected to stay strong.

POP Mortgage Bank Plc's operations are based on the intermediary loan model. Thus, the mortgage-backed loan portfolio provided as collateral for bonds to be issued is not recognised on POP Mortgage Bank Plc's balance sheet. Instead, it remains on each member credit institution's balance sheet.

The POP Bank Group has also published its financial statements release 1 January-31 December 2025. POP Mortgage Bank Plc's financial statements release as well as POP Bank Group's financial statement release are available on POP Bank Group's website www.poppankki.fi/en. POP Mortgage Bank Plc and POP Bank Group will publish the Board of Directors and financial statements reports as well as corporate governance reports during week 11.

POP Mortgage Bank Plc

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Distribution

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Main media

www.poppankki.fi

The POP Mortgage Bank Plc is a member credit institution within amalgamation of the POP Banks. POP Mortgage Bank is responsible for acquiring external funding for the amalgamation in cooperation with Bonum Bank Plc. POP Mortgage Bank is also responsible for issuing secured bonds from its 1.5 billion euros covered bond program and forwarding the acquired funding to member credit institutions belonging to the amalgamation of POP Banks.

Attachments

- [Download announcement as PDF.pdf](#)
- [POP Mortgage Bank Plc Financial Statements Release 1 January - 31 December 2025.pdf](#)
- [POP Bank Group Financial Statements Release 1 January - 31 December 2025.pdf](#)