

# NLB Leasing Group

**> EUR 200 m**

cumulative profit a.t. 2025-2030

**15%**

NNII CAGR 2025-2030

**>EUR 3 bn**

total assets by 2030



Combining organic growth with transformative M&A to achieve regional market leadership.

> **EUR 3 bn**

2030E Total Assets

**4 Mkts**

Regional Footprint

**#1**

Slovenia Market

## GROWTH MILESTONES

### Digital-First Edge

Built from zero; digital superiority drove rapid market share.

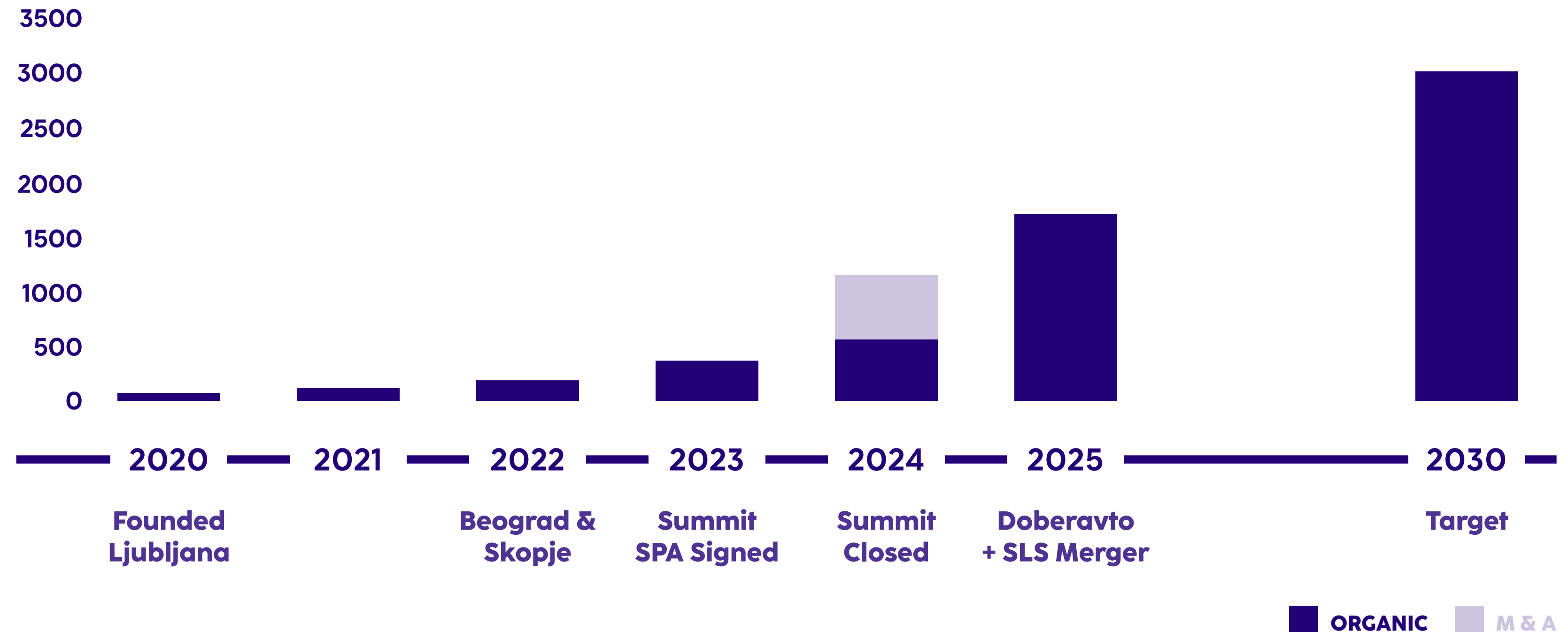
### M&A Accelerator

Summit deal — Slovenia's #1 — fast-tracked scale & Croatia entry.

### Full Ecosystem

Doberavto.si signals shift to full-service mobility partner.

## TOTAL LEASING ASSETS (EUR m)





## SLOVENIA

CORE ENGINE

Total Assets: EUR 1,370 m

**Market Share: 35 % — #1**

→ GROWING

## CROATIA

GROWTH ACCELERATOR

Total Assets: EUR 169 m

**Market Share: 7%**

→ GROWING



## SERBIA

GROWTH ACCELERATOR

Total Assets: EUR 173 m

**Market Share: 11 %**

→ GROWING

## N. MACEDONIA

STRATEGIC STRONGHOLD

Total Assets: EUR 41 m

**Market Share: 27 %**

→ GROWING

**#1**

Market leader Slovenia

**35%**

Slovenia market share

**4**

Markets & growing

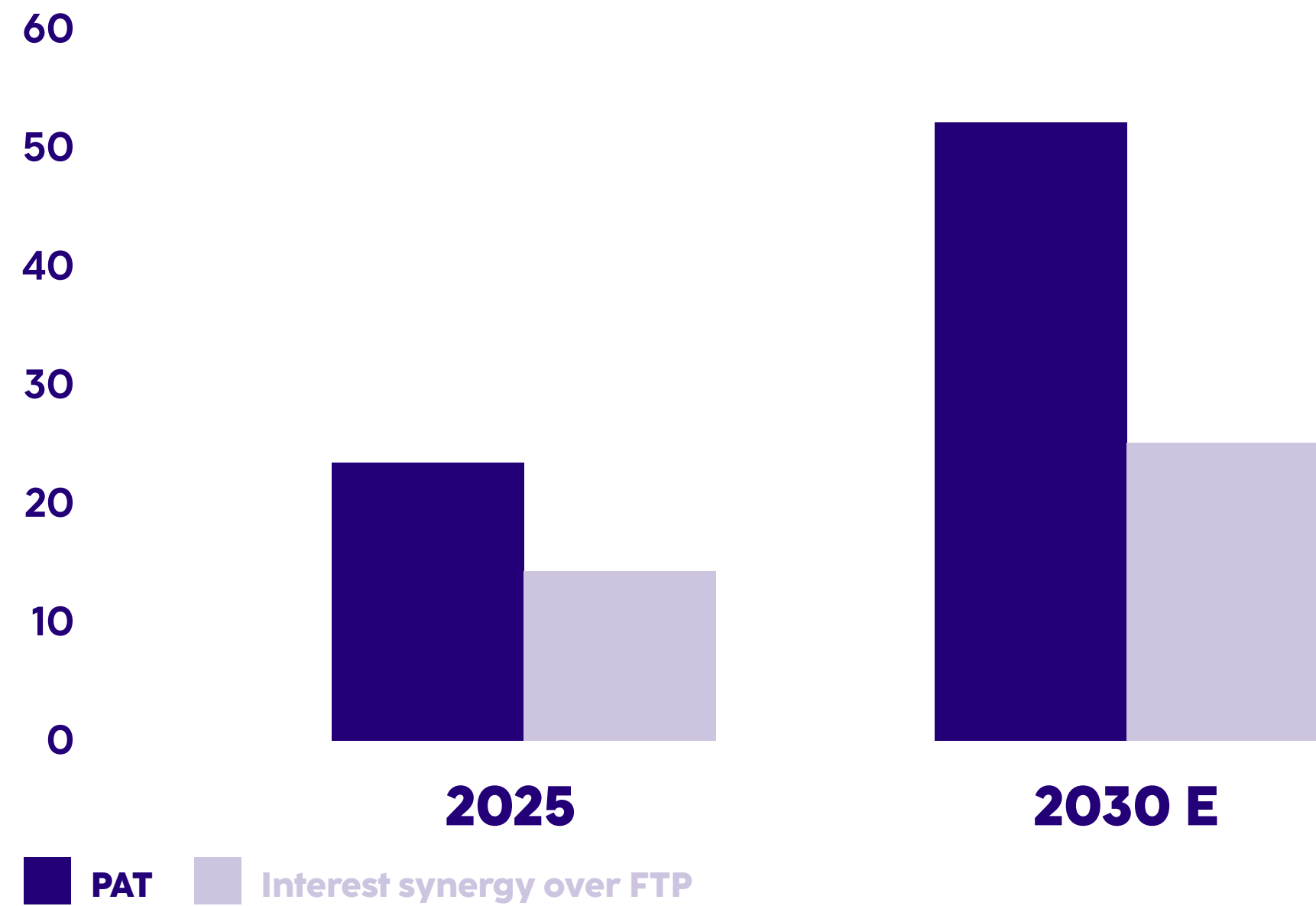
**>EUR 1.7 bn**

Unconsolidated assets today



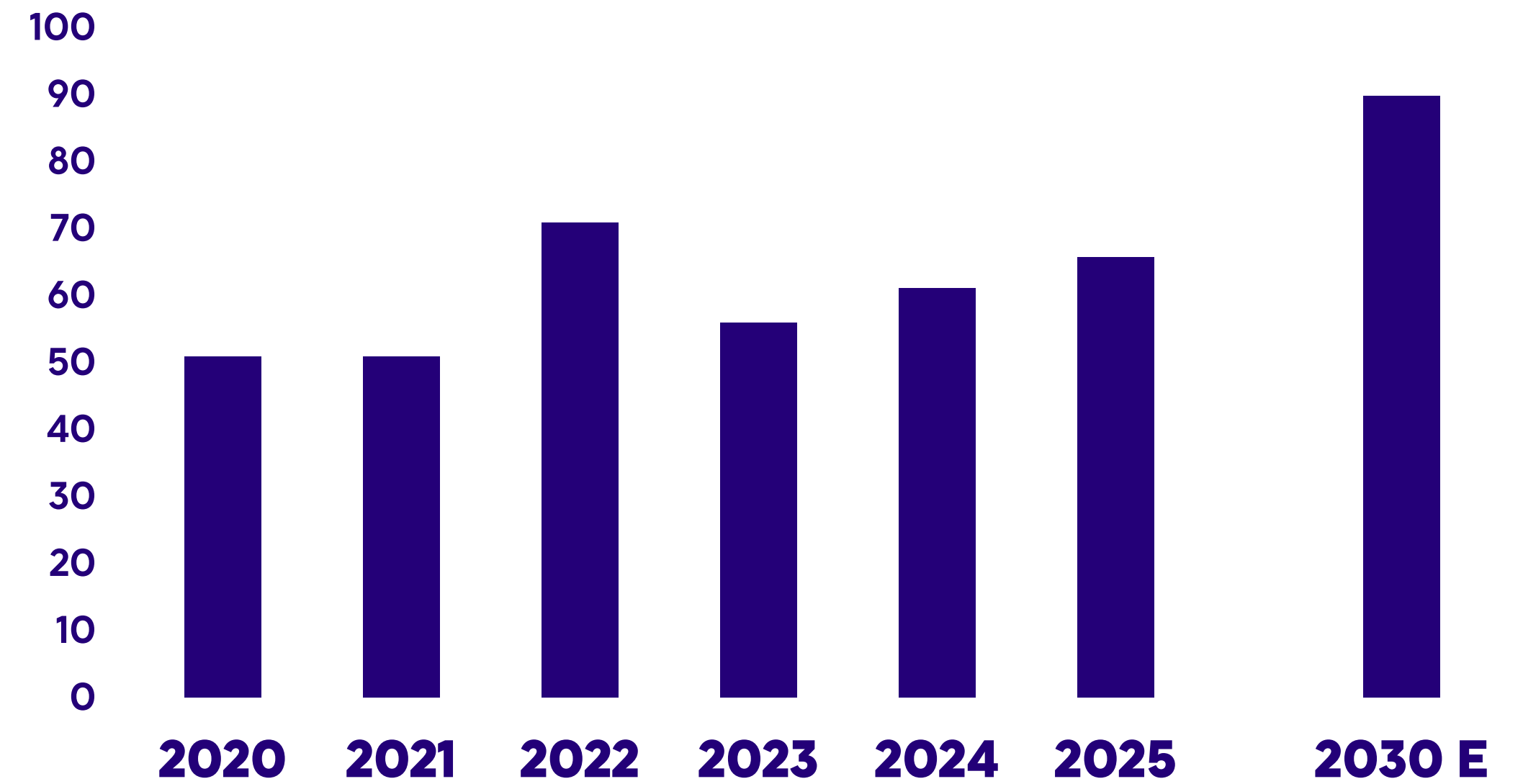
## Group Financial Contribution

PAT and interest paid to NLB d.d., EUR m



## Consumer Finance — Point of Sale

New originations, EUR m · POS - entering to untapped market for NLB Group



**> EUR 200 m**

Cumulative PAT  
2025-2030

**> EUR 350 m**

Cumulative interest  
paid to NLB 2025-2030

**650+**

POS partners  
across retail sectors

**100k+**

Potential NLB banking  
cross-sell clients



## 01

### Scale Across All Four Markets

Grow car retail, HCV and Point of sale in Slovenia; accelerate core car lending in Serbia, Croatia and N. Macedonia. Each market at its own pace, tailored to local demand.

## 02

### Introduce Value-Added Services

Integrated mobility platform covering search, listing, financing, and add-ons, with expanded revenue streams like warranties, exchange, delivery, insurance, parking, and charging.

## 03

### Deepen Partner Ecosystem

From 125 to 1,000+ partners post-Summit. Bring NLB Group clients to partners and partners into the NLB ecosystem — creating a two-way distribution flywheel.

## 04

### Digital End-to-End Operations

Streamlined, fully digital customer journey across origination, servicing and cross-sell — lowering cost-to-serve and enabling the One-Bank approach at scale.

## >2x

Book growth target by 2030

## 1,000+

Dealer & vendor partners

## 4

Markets, one platform



# From Lender to Mobility Partner

Longer contracts, lower churn, pricing power

## >EUR 40 m

Net Non-interest income by 2030

## >15%

Net Non-interest income CAGR 2025–2030

### Platform Ecosystem

Cross-sell & data flywheel

### Insurance Intermediation

Increase of penetration rate from current 45%

### Fleet business

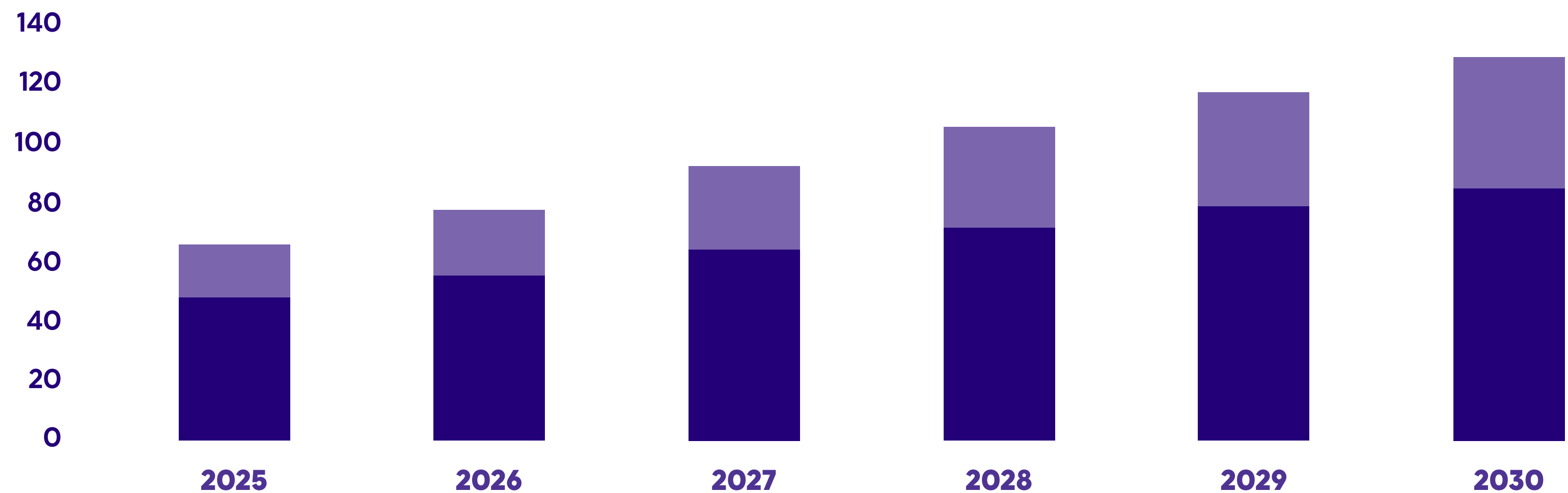
3–5yr holistic mobility corporate contracts

### Operational Lease

Recurring service fees (maintenance, flexibility, fleet management)

Revenue Projection (EUR m)

NII 10% CAGR | NNII >15% CAGR



Net Interest Income | Net Non-interest Income



## ~66%

Share of Slovenian operations

## >EUR 3 bn

Total Assets 2030

## >10%

Asset CAGR across Group

## 4

Markets Seized

### CORE ENGINE

#### L&G Ljubljana

LARGEST ENTITY. ANCHOR OF GROUP PROFITABILITY.

↑ Steady growth + margin expansion

- **Market leadership defended & extended**

### GROWTH ACCELERATOR

#### Mobil Leasing Zagreb

25% TOTAL ASSETS CAGR EXPECTED

↑ Building on MSD market share

- **More than doubling of market share by 2030**

### GROWTH ACCELERATOR

#### L&G Beograd

STRONG ASSET AND MARKET SHARE GROWTH

↑ TA scaling from nascent base

- **Capturing structural market opportunity**

### STRATEGIC STRONGHOLD

#### L&G Skopje

BREAKEVEN ACHIEVED — GROWTH PHASE BEGINS.

↑ Scaling to profitability by 2030

- **High market share base to monetise**

## How We Get There

# 01

### Volume & Interest Growth

New brand partnerships, rising penetration rates and a larger addressable market drive top-line asset expansion across all four geographies.

# 02

### Shift to Non-Interest Income

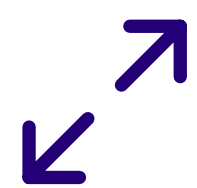
Insurance intermediation, fleet services and operational lease products increase fee-based recurring revenues — improving margin quality and reducing rate sensitivity.

# 03

### Product & Service Expansion

Full-lifecycle mobility solutions — from vehicle procurement to end-of-life — deepen client relationships, raise switching costs and unlock premium pricing across segments.

**“ We will build a market-leading mobility business, doubling our book in 5 years.”**



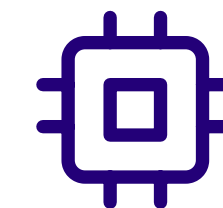
### **Expand**

Grow volumes & market share across all four markets



### **Scale**

Leverage the NLB Group network & balance sheet



### **Digitize**

Doberavto platform drives recurring, high-margin revenue