

INCOME STATEMENT

NLB Group Income Statement (EURm)	1-6 2025	1-6 2026	YoY
Interest and similar income	601.3	642.7	0.1
Interest and similar expense	(134.8)	(154.7)	0.1
Net interest income	466.4	488.0	5%
Fee and commission income	224.1	247.2	10%
Fee and commission expense	(61.0)	(68.4)	12%
Net fee and commission income	163.1	178.8	10%
Dividend income	0.1	0.1	-7%
Net income from financial transactions	20.9	10.1	-51%
Other operating income	(11.8)	(19.4)	63%
Total net operating income	638.7	657.6	3%
Employee costs	(171.4)	(175.6)	2%
Other general and administrative expenses	(110.2)	(117.0)	6%
Depreciation and amortization	(34.6)	(33.3)	-4%
Total costs	(316.2)	(325.9)	3%
Result before impairments and provisions	322.4	331.7	3%
Impairments and provisions for credit risk	5.8	(32.0)	-652%
Impairment of investments in subsidiaries, associates and joint ventures	-	(0.4)	
Other impairments and provisions	(3.3)	-	-100%
Share of profit from investments in associates and joint ventures	1.4	1.2	-15%
Gain from bargain purchase	-	-	
Result before tax	326.3	300.5	-8%
Income tax	(43.9)	(40.6)	-7%
Result of non-controlling interests	8.1	7.5	-7%
Result after tax attributable to owners of the parent	274.4	252.4	-8%

Q2 2025	Q1 2026	Q2 2026	QoQ
301.4	314.7	328.0	0.0
(68.9)	(74.1)	(80.7)	0.1
232.5	240.6	247.3	3%
114.9	118.7	128.5	8%
(32.2)	(32.1)	(36.3)	13%
82.7	86.6	92.2	6%
0.1	0.0	0.1	186%
13.4	2.6	7.5	191%
(2.2)	(16.1)	(3.3)	-80%
326.4	313.8	343.9	10%
(88.9)	(87.5)	(88.1)	1%
(55.9)	(54.6)	(62.4)	14%
(17.7)	(16.7)	(16.6)	0%
(162.5)	(158.9)	(167.1)	5%
164.0	154.9	176.8	14%
20.3	(12.8)	(19.1)	49%
(2.3)	-	(0.4)	
(3.3)	(0.8)	0.8	-200%
0.9	0.5	0.7	46%
-	-	-	
179.5	141.8	158.8	12%
(26.2)	(19.3)	(21.3)	10%
4.8	3.1	4.4	41%
148.5	119.3	133.1	12%

INCOME STATEMENT

NLB d.d. Income Statement (EURm)	1-6 2025	1-6 2026	YoY	Q2 2025	Q1 2026	Q2 2026	QoQ
Interest and similar income	304.3	322.8	6%	152.3	157.7	165.1	5%
Interest and similar expense	(98.6)	(95.7)	-3%	(50.5)	(46.3)	(49.4)	7%
Net interest income	205.6	227.1	10%	101.8	111.4	115.7	4%
Fee and commission income	101.0	109.6	9%	51.2	53.0	56.6	7%
Fee and commission expense	(24.1)	(25.8)	7%	(12.7)	(12.3)	(13.4)	9%
Net fee and commission income	76.9	83.8	9%	38.5	40.7	43.1	6%
Dividend income	210.5	249.8	19%	192.7	10.8	238.9	2106%
Net income from financial transactions	5.8	1.3	-78%	4.3	(0.6)	1.9	-403%
Other operating income	(7.0)	(10.0)	44%	1.9	(12.2)	2.2	-118%
Total net operating income	491.9	552.0	12%	339.3	150.1	401.9	168%
Employee costs	(86.4)	(85.5)	-1%	(45.6)	(42.6)	(42.9)	1%
Other general and administrative expenses	(64.3)	(68.4)	6%	(31.8)	(32.1)	(36.2)	13%
Depreciation and amortization	(12.7)	(11.2)	-11%	(6.4)	(5.7)	(5.6)	-2%
Total costs	(163.4)	(165.2)	1%	(83.9)	(80.4)	(84.8)	5%
Result before impairments and provisions	328.5	386.8	18%	255.4	69.6	317.2	355%
Impairments and provisions for credit risk	(6.5)	(26.5)	308%	1.2	(5.3)	(21.2)	300%
Impairmet of investments in subsidiaries, associates and joint ventures	(0.6)	-	-100%	(0.6)	-	-	
Other impairments and provisions	(3.6)	(1.0)	-72%	(3.6)	(1.0)	-	-100%
Result before tax	317.8	359.3	13%	252.4	63.3	296.0	367%
Income tax	(21.8)	(22.1)	1%	(18.0)	(6.4)	(15.7)	146%
Result after tax	296.0	337.2	14%	234.4	57.0	280.3	392%

BALANCE SHEET

NLB Group Balance sheet (EURm)		31 Dec 2025	30 Jun 2026	YtD
ASSETS				
Cash, cash balances at central banks and other demand deposits at banks	4,371.8	3,550.6	-19%	
Loans and advances to banks	404.5	447.1	11%	
o/w gross loans	404.7	447.2	11%	
o/w impairments	(0.1)	(0.1)	-27%	
Loans and advances to customers	18,705.5	19,654.0	5%	
o/w gross loans	19,093.4	20,060.8	5%	
- Corporates	8,318.3	8,684.2	4%	
- Individuals	9,992.4	10,573.3	6%	
- State	782.7	803.3	3%	
- BAMC bonds	-	-		
o/w impairments and valuation	(388.0)	(406.8)	5%	
Financial instruments	7,087.8	7,272.9	3%	
o/w Trading Book	6.5	8.9	36%	
o/w Non-trading Book	7,081.3	7,264.0	3%	
Investments in associates and joint ventures	14.1	14.4	2%	
Property and equipment	331.3	336.0	1%	
Investment property	24.4	24.2	-1%	
Intangible assets	115.9	119.3	3%	
Other assets	419.6	434.2	3%	
Total Assets	31,474.8	31,852.5	1%	
LIABILITIES & EQUITY				
Deposits from customers	24,509.9	25,075.9	2%	
- Corporates	7,107.3	7,017.1	-1%	
- Individuals	16,951.2	17,550.6	4%	
- State	451.4	508.2	13%	
Deposits from banks and central banks	98.8	100.0	1%	
Borrowings	280.0	489.1	75%	
Subordinated liabilities	545.6	542.2	-1%	
Other debt securities in issue	1,553.6	1,006.6	-35%	
Other liabilities	626.6	666.0	6%	
Total Liabilities	27,614.5	27,879.8	1%	
Shareholders' funds	3,781.6	3,895.1	3%	
Non Controlling Interests	78.8	77.7	-1%	
Total Equity	3,860.3	3,972.7	3%	
Total Liabilities & Equity	31,474.8	31,852.5	1%	
CET1 Capital	3,011.6	2,996.7	0.0	
Total Capital	3,925.6	3,910.7	0.0	
RWAs	19,509.8	20,249.8	0.0	
CET1 ratio	15.4%	14.8%	-0.6	p.p.
Total capital ratio	20.1%	19.3%	-0.8	p.p.

BALANCE SHEET

NLB d.d. Balance sheet (EURm)

31 Dec 2025 30 Jun 2026 YtD

ASSETS			
Cash, cash balances at central banks and other demand deposits at banks	2,220.6	1,356.9	-39%
Loans and advances to banks	322.2	319.9	-1%
o/w gross loans	322.4	320.2	-1%
o/w impairments	(0.2)	(0.3)	31%
Loans and advances to customers	9,554.6	10,043.2	5%
o/w gross loans	9,740.2	10,247.3	5%
- Corporates	5,075.0	5,338.9	5%
- Individuals	4,375.8	4,617.3	6%
- State	289.5	291.1	1%
- BAMC bonds	-	-	-
o/w impairments and valuation	(185.7)	(204.1)	10%
Financial instruments	5,265.8	5,548.3	5%
o/w Trading Book	6.3	8.8	39%
o/w Non-trading Book	5,259.5	5,539.5	5%
Investments in subsidiaries, associates and joint ventures	1,267.1	1,280.3	1%
Property and equipment	103.5	107.8	4%
Investment property	5.3	5.3	-1%
Intangible assets	46.6	49.0	5%
Other assets	275.2	399.4	45%
Total Assets	19,061.0	19,110.0	0%
LIABILITIES & EQUITY			
Deposits from customers	13,449.9	13,538.5	1%
- Corporates	3,650.7	3,367.9	-8%
- Individuals	9,708.3	10,038.3	3%
- State	90.8	132.3	46%
Deposits from banks and central banks	151.7	312.3	106%
Borrowings	48.0	130.2	171%
Subordinated liabilities	545.6	542.2	-1%
Other debt securities in issue	1,553.6	1,006.6	-35%
Other liabilities	309.1	378.2	22%
Total Liabilities	16,057.9	15,908.1	-1%
Total Equity	3,003.1	3,201.9	7%
Total Liabilities & Equity	19,061.0	19,110.0	0%
CET1 Capital	2,255.1	2,230.8	-1%
Total Capital	3,160.0	3,135.8	-1%
RWAs	11,962.1	12,814.1	7%
CET1 ratio	18.9%	17.4%	-1.4 p.p.
Total capital ratio	26.4%	24.5%	-1.9 p.p.