INCOME STATEMENT

NLB Group Income Statement (EURm)	1-9 2025	1-9 2026	YoY	Q3 2025	Q2 2026	Q3 2026	QoQ
Interest and similar income	913.6	981.6	7%	312.3	328.0	338.9	3%
Interest and similar expense	(210.7)	(232.3)	10%	(75.9)	(80.7)	(77.6)	-4%
Net interest income	**702.9**	**749.3**	**7%**	**236.5**	**247.3**	**261.4**	**6%**
Fee and commission income	347.5	385.9	11%	123.4	128.5	138.7	8%
Fee and commission expense	(97.3)	(111.5)	15%	(36.3)	(36.3)	(43.1)	19%
Net fee and commission income	**250.2**	**274.4**	**10%**	**87.1**	**92.2**	**95.5**	**4%**
Dividend income	0.2	0.2	-6%	0.1	0.1	0.1	23%
Net income from financial transactions	28.5	18.9	-34%	7.6	7.5	8.7	16%
Other operating income	(12.9)	(8.3)	-36%	(1.1)	(3.3)	11.1	-438%
Total net operating income	**968.8**	**1,034.4**	**7%**	**330.2**	**343.9**	**376.8**	**10%**
Employee costs	(256.8)	(264.5)	3%	(85.4)	(88.1)	(88.9)	1%
Other general and administrative expenses	(166.4)	(179.5)	8%	(56.2)	(62.4)	(62.5)	0%
Depreciation and amortization	(50.8)	(50.9)	0%	(16.2)	(16.6)	(17.6)	6%
Total costs	**(474.0)**	**(495.0)**	**4%**	**(157.8)**	**(167.1)**	**(169.0)**	**1%**
Result before impairments and provisions	**494.8**	**539.5**	**9%**	**172.3**	**176.8**	**207.8**	**18%**
Impairments and provisions for credit risk	(10.2)	(41.5)	307%	(16.0)	(19.1)	(9.6)	-50%
Impairmet of investments in subsidiaries, associates and joint ventures	-	-	-	-	(0.4)	0.4	-
Other impairments and provisions	(3.3)	(11.3)	244%	0.0	0.8	(11.3)	-
Share of profit from investments in associates and joint ventures	1.2	1.8	50%	(0.2)	0.7	0.6	-14%
Gain from bargain purchase	-	-	-	-	-	-	-
Result before tax	**482.5**	**488.4**	**1%**	**156.2**	**158.8**	**187.9**	**18%**
Income tax	(64.4)	(65.2)	1%	(20.5)	(21.3)	(24.6)	15%
Result of non-controlling interests	12.1	11.3	-7%	4.0	4.4	3.8	-15%
Result after tax attributable to owners of the parent	**406.0**	**412.0**	**1%**	**131.6**	**133.1**	**159.6**	**20%**

INCOME STATEMENT

NLB d.d. Income Statement (EURm)	1-9 2025	1-9 2026	YoY	Q3 2025	Q2 2026	Q3 2026	QoQ
Interest and similar income	463.2	494.5	7%	158.9	165.1	171.8	4%
Interest and similar expense	(153.4)	(141.6)	-8%	(54.7)	(49.4)	(46.0)	-7%
Net interest income	**309.8**	**352.9**	**14%**	**104.2**	**115.7**	**125.8**	**9%**
Fee and commission income	153.8	169.3	10%	52.8	56.6	59.7	6%
Fee and commission expense	(36.9)	(41.3)	12%	(12.8)	(13.4)	(15.6)	16%
Net fee and commission income	**116.9**	**128.0**	**9%**	**40.0**	**43.1**	**44.2**	**2%**
Dividend income	212.8	251.8	18%	2.2	238.9	2.0	-99%
Net income from financial transactions	5.1	4.1	-19%	(0.7)	1.9	2.8	47%
Other operating income	(4.5)	(2.1)	-54%	2.5	2.2	8.0	258%
Total net operating income	**640.1**	**734.7**	**15%**	**148.2**	**401.9**	**182.7**	**-55%**
Employee costs	(129.0)	(129.1)	0%	(42.6)	(42.9)	(43.5)	1%
Other general and administrative expenses	(94.4)	(106.0)	12%	(30.0)	(36.2)	(37.6)	4%
Depreciation and amortization	(18.6)	(17.2)	-8%	(6.0)	(5.6)	(6.0)	7%
Total costs	**(242.0)**	**(252.3)**	**4%**	**(78.6)**	**(84.8)**	**(87.2)**	**3%**
Result before impairments and provisions	**398.1**	**482.4**	**21%**	**69.6**	**317.2**	**95.6**	**-70%**
Impairments and provisions for credit risk	(27.2)	(31.3)	15%	(20.7)	(21.2)	(4.8)	-77%
Impairmet of investments in subsidiaries, associates and joint ventures	3.7	-	-	4.3	-	-	-
Other impairments and provisions	(4.2)	(11.7)	179%	(0.6)	-	(10.7)	-
Result before tax	**370.3**	**439.4**	**19%**	**52.5**	**296.0**	**80.1**	**-73%**
Income tax	(28.2)	(31.6)	12%	(6.4)	(15.7)	(9.5)	-39%
Result after tax	**342.1**	**407.8**	**19%**	**46.1**	**280.3**	**70.6**	**-75%**

BALANCE SHEET

NLB Group Balance sheet (EURm)	31 Dec 2025	30 Sep 2026	YtD
ASSETS			
Cash, cash balances at central banks and other demand deposits at banks	4,371.8	3,533.7	-19%
Loans and advances to banks	404.5	460.0	14%
o/w gross loans	404.7	460.1	14%
o/w impairments	(0.1)	(0.1)	-2%
Loans and advances to customers	18,705.5	20,051.8	7%
o/w gross loans	19,093.4	20,464.7	7%
- Corporates	8,318.3	8,778.8	6%
- Individuals	9,992.4	10,864.9	9%
- State	782.7	820.9	5%
- BAMC bonds	-	-	
o/w impairments and valuation	(388.0)	(412.9)	6%
Financial instruments	7,087.8	7,276.4	3%
o/w Trading Book	6.5	17.5	168%
o/w Non-trading Book	7,081.3	7,258.9	3%
Investments in associates and joint ventures	14.1	15.0	6%
Property and equipment	331.3	345.0	4%
Investment property	24.4	24.1	-1%
Intangible assets	115.9	123.6	7%
Other assets	419.6	500.8	19%
Total Assets	**31,474.8**	**32,330.2**	**3%**
LIABILITIES & EQUITY			
Deposits from customers	24,509.9	25,402.1	4%
- Corporates	7,107.3	7,343.9	3%
- Individuals	16,951.2	17,601.4	4%
- State	451.4	456.8	1%
Deposits from banks and central banks	98.8	81.6	-17%
Borrowings	280.0	488.5	74%
Subordinated liabilities	545.6	546.2	0%
Other debt securities in issue	1,553.6	1,000.4	-36%
Other liabilities	626.6	695.7	11%
Total Liabilities	**27,614.5**	**28,214.5**	**2%**
Shareholders' funds	3,781.6	4,034.9	7%
Non Controlling Interests	78.8	80.9	3%
Total Equity	**3,860.3**	**4,115.7**	**7%**
Total Liabilities & Equity	**31,474.8**	**32,330.2**	**3%**
CET1 Capital	**3,011.6**	**2,968.4**	**-1%**
Total Capital	**3,925.6**	**3,882.3**	**-1%**
RWAs	**19,509.8**	**20,650.1**	**6%**
CET1 ratio	**15.4%**	**14.4%**	**-1.1 p.p.**
Total capital ratio	**20.1%**	**18.8%**	**-1.3 p.p.**

BALANCE SHEET

NLB d.d. Balance sheet (EURm)	31 Dec 2025	30 Sep 2026	YtD
ASSETS			
Cash, cash balances at central banks and other demand deposits at banks	2,220.6	1,318.1	-41%
Loans and advances to banks	322.2	314.2	-2%
o/w gross loans	322.4	314.5	-2%
o/w impairments	(0.2)	(0.3)	47%
Loans and advances to customers	9,554.6	10,234.6	7%
o/w gross loans	9,740.2	10,442.2	7%
- Corporates	5,075.0	5,435.7	7%
- Individuals	4,375.8	4,706.3	8%
- State	289.5	300.2	4%
- BAMC bonds	-		
o/w impairments and valuation	(185.7)	(207.5)	12%
Financial instruments	5,265.8	5,546.4	5%
o/w Trading Book	6.3	18.3	190%
o/w Non-trading Book	5,259.5	5,528.1	5%
Investments in subsidiaries, associates and joint ventures	1,267.1	1,290.3	2%
Property and equipment	103.5	118.2	14%
Investment property	5.3	5.4	0%
Intangible assets	46.6	51.0	9%
Other assets	275.2	424.2	54%
Total Assets	**19,061.0**	**19,302.5**	**1%**
LIABILITIES & EQUITY			
Deposits from customers	13,449.9	13,665.7	2%
- Corporates	3,650.7	3,623.6	-1%
- Individuals	9,708.3	9,935.5	2%
- State	90.8	106.7	17%
Deposits from banks and central banks	151.7	289.2	91%
Borrowings	48.0	117.3	144%
Subordinated liabilities	545.6	546.2	0%
Other debt securities in issue	1,553.6	1,000.4	-36%
Other liabilities	309.1	427.6	38%
Total Liabilities	**16,057.9**	**16,046.5**	**0%**
Total Equity	**3,003.1**	**3,256.0**	**8%**
Total Liabilities & Equity	**19,061.0**	**19,302.5**	**1%**
CET1 Capital	**2,255.1**	**2,216.4**	**-2%**
Total Capital	**3,160.0**	**3,121.3**	**-1%**
RWAs	**11,962.1**	**12,923.1**	**8%**
CET1 ratio	**18.9%**	**17.2%**	**-1.7 p.p.**
Total capital ratio	**26.4%**	**24.2%**	**-2.3 p.p.**