NLB Group Factsheet

Banking group, regulated by ECB, with great potential for growth in its home region.

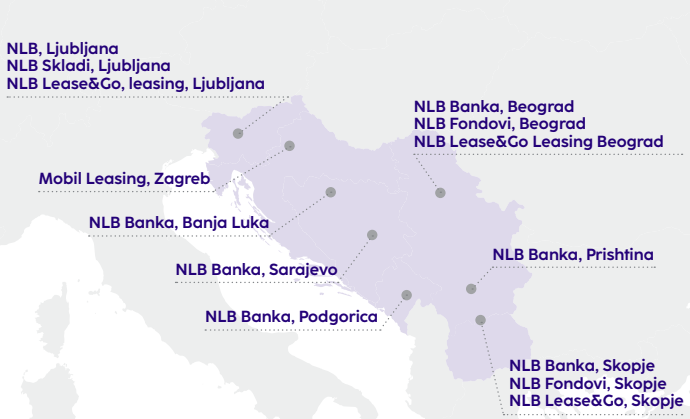
1-9 | 2026

Result after tax
412.0
(in EUR million)

Total assets
32,330.2
(in EUR million)

Active clients
2,929,577

NLB Group is the **leading banking and financial group** with headquarters and an exclusive strategic interest in its home region – Southeastern Europe (SEE). As a **systemic** provider of client relevant financial service, the Group utilises a **universal banking model** and supports its clients through retail, corporate, and investment banking services, intertwining **sustainability** into all its operations. This region is namely where our hearts and our souls feel most at home. Here we are a part of something bigger. And here is where our communities thrive.



Strategy 2030

NLB Group's business strategy ambition is to create sustainable growth. By 2030 NLB Group's

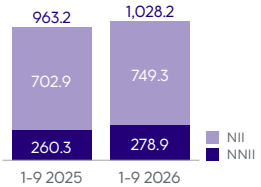
assets will exceed
EUR 50 billion
in total assets

revenues will exceed
EUR 2 billion

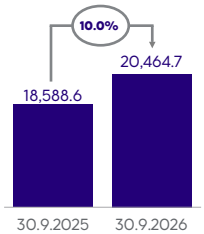
profit will exceed
EUR 1 billion

combining organic growth with selected M&As in its home region of South-eastern Europe.

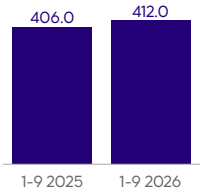
Net operating income (EURm)



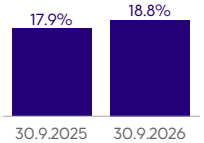
Gross loans to customers (EURm)



Profit after tax (EURm)



Total Capital Ratio



Key financials and outlook

KPI	Actual 1-9 2026	Outlook for 2026	Outlook for 2027
Recurring Income	EUR 1,014.4 million	> EUR 1,350 million	~ EUR 1,500 million
CIR	44.9%	~ 46%	Below 47%
Cost of Risk	28 bps	30 - 50 bps	30 - 50 bps
Loan Growth	7%	High single-digit	High single-digit
Dividends	EUR 138.4 million (first tranche of two equal paid in H1)	55% of the 2025 profit	50% - 60% of the 2026 profit
ROTE a.t. (i)	15.8%	~ 14%	~ 15%
ROE Normalised(ii)	20.9%	> 18%	~ 20%

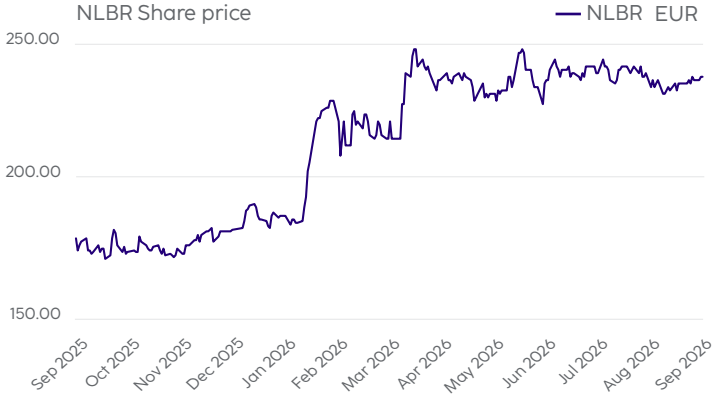
(i) ROTE a.t. = annualised result a.t. (regulatory charges for NLB are not taken into annualisation), reduced for AT1 coupons, divided by the average equity, reduced for average intangible assets and average AT1 capital.
(ii) ROE a.t. normalised = annualised result a.t. (regulatory charges for NLB are not taken into annualisation) reduced for AT1 coupons, divided by the average risk-adjusted capital. Average risk-adjusted capital is calculated as the CET1 strategic target of average RWA reduced by the CET1 minority shareholder capital contribution.

Listings		
Ljubljana Stock Exchange	Ordinary shares	NLBR
London Stock Exchange	GDRs 5 GDRs = 1 ordinary share	NLB

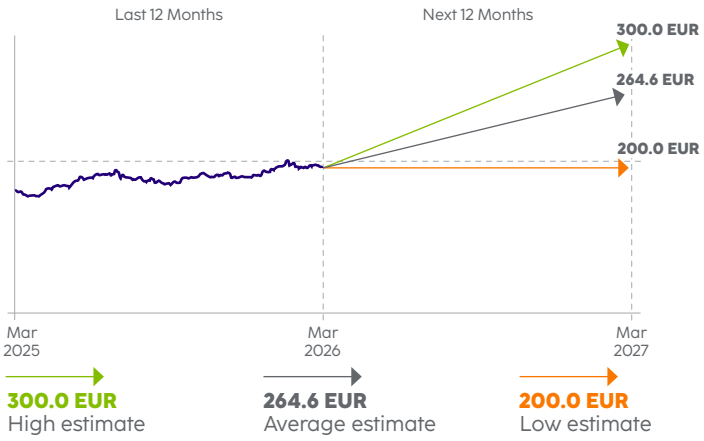
Share information	30.9.2026	EUR
Number of shares		20,000,000
Market capitalization		4,540 million
Earnings per share (TTM)		25.4
Book value per share		181.8
Dividend yield		6.1%

*Based on 30.9.2026 closing share price and 2026 dividend guidance.

NLBR Share price



NLBR 12-month share price target



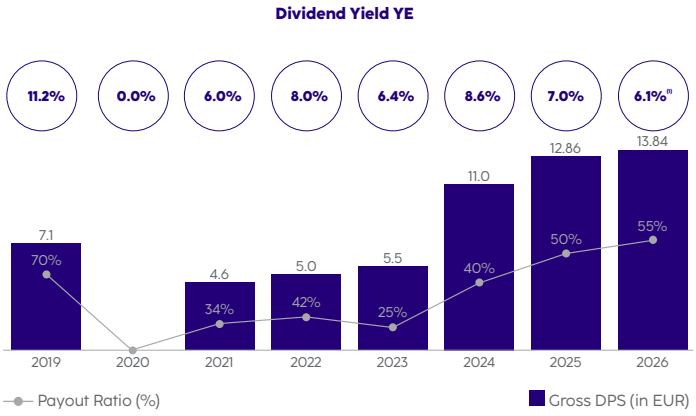
300.0 EUR High estimate

264.6 EUR Average estimate

200.0 EUR Low estimate

● **2 Outperform/ Accumulate** ● **1 Strong Buy** ● **6 Buy** ○ **1 Suspended**

Dividend Policy



Note:
(1) Based on 30.9.2026 closing share price and 2026 dividend guidance.

Management board

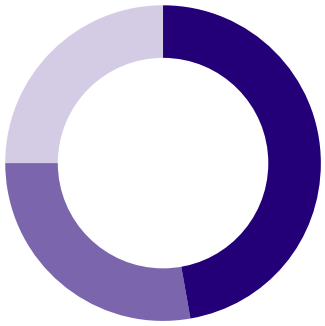
Blaž Brodnjak, NLB CEO
Archibald Kremser, NLB CFO
Andreas Burkhardt, NLB CRO
Hedvika Usenik, NLB CMO Retail
Andrej Lasič, NLB CIB
Antonio Argir, NLB CGPO
Reinhard Höll, NLB CTO

Shareholder Structure (30.9.2026)

● **44.58%**
Bank of New York on behalf of the GDR holder (of which EBRD and Brandes Plc >5% and <10%)

● **30.42%**
Other shareholders

● **25% + 1 share**
Republic of Slovenia



Ratings

Credit Rating NLB	30.9.2026	Outlook
Standard & Poor's	BBB+	Positive
Moody's	A2	Stable

ESG RATING	13.7 Low Risk

MORNINGSTAR | SUSTAINALYTICS

Improving the quality of life and contribute to a sustainable economy & society in Southeastern Europe, our home region

Quality of life
Enhancing well-being and creating positive social impact for communities across our region.

Sustainable Economy
Driving economic growth while maintaining environmental responsibility and long-term viability.

Our Home Region
Committed to Southeastern Europe's development and prosperity as our foundation and future.

61
S&P Global ESG Score

B
CDP Rating

Contact

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IR@nlb.si

Timeline of key activities

Q1

NLB received **Top Employer** Slovenia certificate for the 11th consecutive year.

NLB Klik was once again recognized as the **best digital bank in Slovenia.**

NLB Group published **Full Year 2025 results of EUR 503.1 million profit after tax.**

Moody's raised NLB's **long-term issuer credit ratings** by one notch to **A2/P-1** from A3/P-2 and its long-term senior unsecured ratings to A3 from Baa1.

Q2

NLB established a **partnership with the regional Youth Sports Games project.**

We hosted **NLB Investor Day** in Sarajevo, BiH, presented NLB's story behind the numbers and **improved the outlook** (e.g. CIR target until 2030 to low 40s, dividend payout towards 60%).

Shareholders adopted the proposal to distribute **dividends in the total amount of EUR 138.4 million or EUR 6.92 gross per share – a 5th consecutive dividend increase.**

NLB Skladi established the **first Slovenian real estate investment company**, NLB Skladi – Nepremičnine.

NLB donated EUR 170,000 in aid after several natural disasters in Slovenia.

Q3

NLB **joined the Digital Euro** pilot as one of 36 Euro area payment service providers.

NLB Group **entered into a share purchase agreement** with Skupina PRVA d.d. and its related parties, as well as with KD Group d.d. for the acquisition of more than 55% of the voting rights in Deželna banka Slovenije d.d. (DBS).

NLB kicked off the **12th season** of the **NLB Youth Sports** project.