INFORMATION ON RIGHTS OF SHAREHOLDERS

NLB d.d. in connection with the Convocation of the General Meeting of Shareholders of NLB d.d. informs shareholders about their rights on the basis of the fifth indent of the third Paragraph of Article 296 of the Companies Act (Official Gazette of the Republic of Slovenia No. 42/2006, with subsequent amendments and supplements).

1. EXPANSION OF THE AGENDA (first Paragraph of Article 298 of Companies Act)

Following the publication of the notice convening the general meeting, Shareholders whose total interest in the company accounts for one-twentieth of the share capital may request in writing that an additional item be placed on the agenda. The request shall be accompanied by a written resolution proposal to be decided upon by the general meeting or, if the general meeting does not adopt a resolution on individual agenda items, a clarification of such items. It shall suffice to send the request to the company no later than within seven days after the publication of the notice convening the general meeting. The articles of association may make this right conditional upon a lower share capital holding.

2. PROPOSALS BY SHAREHOLDERS (Article 300 of Companies Act)

Shareholders may propose resolutions in writing for each agenda item. A Shareholders' proposal shall be published and notified in the manner specified in Article 296 of this Act only if within seven days of the publication of the notice convening the general meeting the Shareholder sends the company a reasonably substantiated proposal, giving notification that he will oppose the proposal made by a management or supervisory body and that he will prevail upon other Shareholders to vote for his counterproposal.

A company whose shares are traded on a regulated market or whose articles of association stipulate that the general meeting can be held as an electronic or virtual general meeting shall offer its Shareholders at least one method for sending proposals referred to in the preceding paragraph by electronic means.

The management shall not be obliged to publish a Shareholder's proposal and its substantiation:

- if the publication of the proposal would constitute a criminal offence or a minor offence;
- if the proposal would lead to a resolution by the general meeting that would be in conflict with the law or the articles of association;
- if the substantiation of the proposal in essential points contains clearly incorrect or misleading information or insults;
- if a Shareholder's proposal with the same content has already been reported to the company's general meeting;
- if during the last five years the same Shareholder's proposal containing essentially the same substantiation has already been reported to at least two general meetings of the company and less than one-twentieth of the share capital represented at the general meeting voted in favour of it;
- if a Shareholder announces his non-attendance and non-representation in the general meeting; or
- if a Shareholder made or caused no proposal to be made at the general meeting during the past two years.

The substantiation of the proposal need not be published if it contains more than 3000 characters.

The management may publish a summary of the proposals and their substantiations made by several Shareholders on the same subject.

The Shareholders' proposals which have not been sent to the company by the deadline specified in paragraph (1) of this Article and have been submitted no later than at the general meeting itself shall be discussed at the general meeting.

3. VOTING PROPOSALS BY SHAREHOLDERS (Article 301 of Companies Act)

The Shareholders' proposals for the election of members of the supervisory board, the board of directors or auditors shall be subject, mutatis mutandis, to the provisions of the preceding Article. Voting proposals need not be substantiated.

4. THE SHAREHOLDERS' RIGHT TO BE INFORMED (Article 305 of Companies Act)

At the general meeting, the management shall provide the Shareholders with reliable information on the company's affairs if this information it is important for the assessment of the agenda. The Information may be provided in a joint answer to the Shareholders' questions with the same content. The right to be informed shall also apply in respect of the company's legal and business relations with affiliated companies.

The management shall not be required to provide information only in the following cases:

- if the provision of information could, by reasonable economic judgment, cause damage to the company or its affiliate;
- if the information refers to the methods of accounting and assessment, provided that the statement of methods of this kind in the annex is sufficient for an assessment of the actual situation of the company in terms of property, financial standing and profitability;
- if the provision of information would constitute a criminal act, a minor offence or a breach of good business practice; or
- if the information is published on the company's website in the form of questions and answers at least seven days before the general meeting.

If a Shareholder receives information outside the general meeting, the same information shall be provided to every other Shareholder at their request, even if it is not required in consideration of an item on the meeting's agenda.

If a Shareholder does not receive information at the general meeting, he can request that his inquiry or the reason for rejecting the provision of information be included in the minutes of the meeting.