NLB Group Presentation

H1 2026 Financial Results

NLB

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NLB Group at a glance

Total assets	Total capital	Number of active clients	Employees
EUR 31,853 million	EUR 3,911 million	More than 2.9 million	8,064

7	Banks with
371	Branches
4	Leasing Companies
3	Asset Management Companies

Vision

The Group will look after the financial needs of its clients and improve the quality of life in its home region of South-East Europe.

Investment Case Highlights

Consistently strong, around double-digit loan growth in retail and corporate segments

Leading market position in underpenetrated banking markets

Robust capital position with substantial buffers to requirements

Shareholders return a key priority with **6% dividend yield with 55% pay-out ratio**

ESG Strength

Sustainability embedded in Group strategy and business processes **Net-zero ambition aligned with the Paris Agreement** across lending and operations

Sustainalytics ESG Risk Rating 13.7 (Low risk)

Ratings

Moody's: A2 long-term deposit rating, **stable outlook** (upgraded by one notch)

S&P Global: BBB+ issuer credit rating, **positive outlook**

Ratings reflect **solid financial performance, strong liquidity and effective execution**

This is where our community thrives

	Total Assets
NLB Group	**31,852.5**

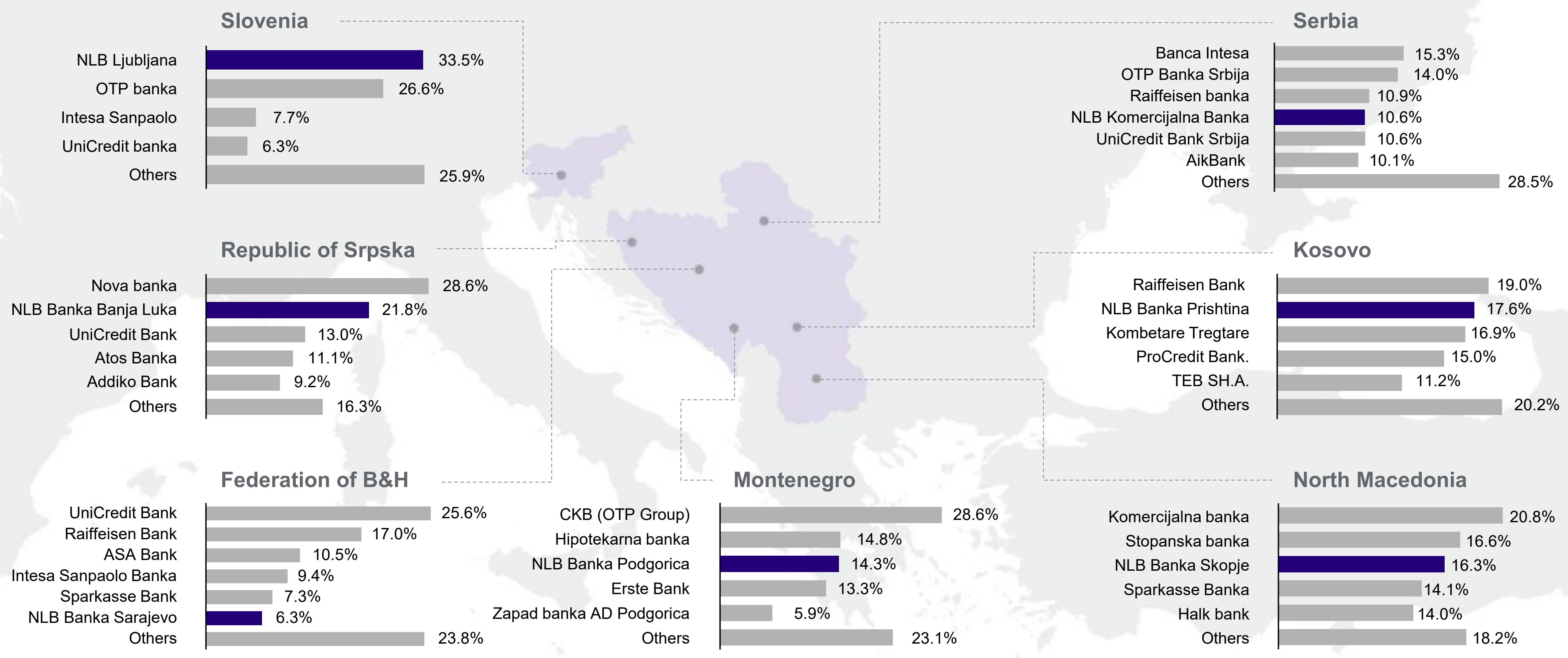
BANKING	Total Assets	Market Share
NLB, Ljubljana, Slovenia	19,110.0	32.8%
NLB KB, Beograd, Serbia	6,506.1	10.5%
NLB Banka, Skopje, North Macedonia	2,579.2	16.3%
NLB Banka, Banja Luka, Bosnia and Herzegovina	1,451.7	21.8%
NLB Banka, Sarajevo, Bosnia and Herzegovina	1,191.2	6.3%
NLB Banka, Prishtina, Kosovo	1,634.3	16.5%
NLB Banka, Podgorica, Montenegro	1,200.8	14.9%

LEASING	Total Assets	Market Share(ii)
NLB Lease&Go, leasing, Ljubljana, Slovenia	1,452.0(i)	37.0%
Mobil Leasing, Zagreb, Croatia	217.8	4.3%
NLB Lease&Go Leasing Beograd, Serbia	184.4	9.4%
NLB Lease&Go Skopje, North Macedonia	50.1	n.a.

ASSET MANAGEMENT	AUM	Market Share
NLB Skladi, Ljubljana, Slovenia	4,406.4	43.3%
NLB Fondovi, Skopje, North Macedonia	126.1	21.3%
NLB Fondovi, Beograd, Serbia	57.8	2.5%

Data on a stand-alone basis. Total assets and AUM are expressed in EUR million. Data is as at 30 June 2026, except for market shares where the latest available data are shown. (i) Including intra-group exposure of EUR 185.4 million to Mobil Leasing, Zagreb. (ii) Market share of the leasing portfolio.

Market share composition of banking operations across SEE Markets



All market shares are measured by total assets. Source: Banking agencies and central banks publicly available data as of 31 March 2026.

1-6 2026 Performance indicators across Banks in SEE

Southeast Europe: key growth driver with SEE banks contributing 57% to the Group's result

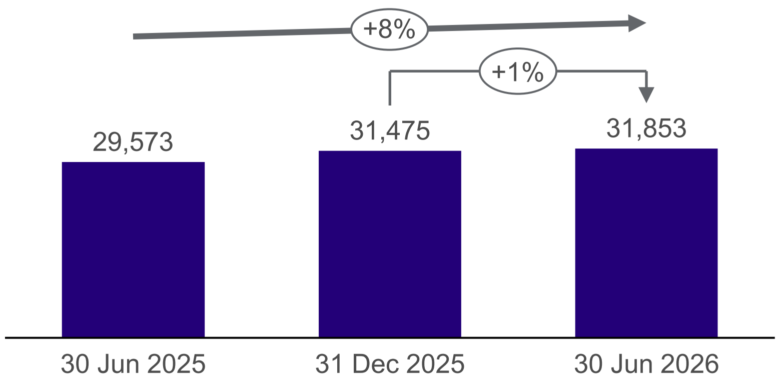
1-6 2026 / 30 Jun 2026	Slovenia NLB, Ljubljana	Serbia NLB Komercijalna Banka, Beograd	North Macedonia NLB Banka, Skopje	Bosnia and Herzegovina NLB Banka, Banja Luka	Bosnia and Herzegovina NLB Banka, Sarajevo	Kosovo NLB Banka Prishtina	Montenegro NLB Banka, Podgorica	NLB Group
	Data on stand-alone basis							Consolidated Data
Result after tax (EURm)	337.2	66.0	27.6	16.2	9.5	20.6	11.5	252.4
Total Assets (EURm)	19.110.0	6.506.1	2.579.2	1.451.7	1.191.2	1.634.3	1.200.8	31.852.5
RoE a.t.(2)	21.8%	15.6%	15.2%	18.7%	14.5%	20.7%	15.9%	14.5%
Net Interest Margin	2.59%	3.60%	3.33%	3.25%	2.73%	3.65%	4.07%	3.21%
CIR (cost/income ratio) (1)	26.6%	44.2%	42.8%	41.7%	53.8%	31.0%	51.5%	46.5%
LTD Net	74.2%	77.4%	90.1%	70.8%	81.8%	90.5%	93.3%	78.4%
NPL Ratio	2.4%	0.8%	0.9%	0.5%	1.3%	1.4%	1.2%	2.0%
Branches (#)	70	129	46	38	33	35	20	371
Active Clients (#)	738,414	1,000,156	469,626	220,189	137,753	246,473	98,693	2,911,304(3)

Note: (1) Tax on the balance sheet (0.2% of the total balance sheet of NLB d.d. in Slovenia) is excluded from the calculation in NLB Group and NLB d.d. and showed as a separate line under key financial indicators. (2) ROTE for NLB Group. (3) Number of active clients for banking entities.

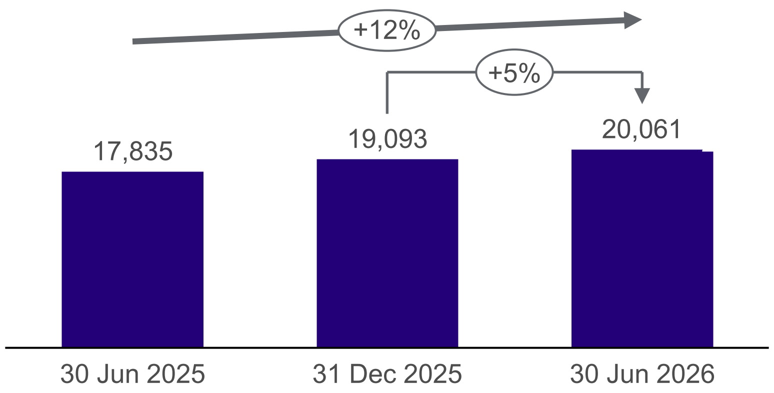
NLB Group: Key financial highlights

Strong lending growth continues, with net operating income influenced by non-recurring items

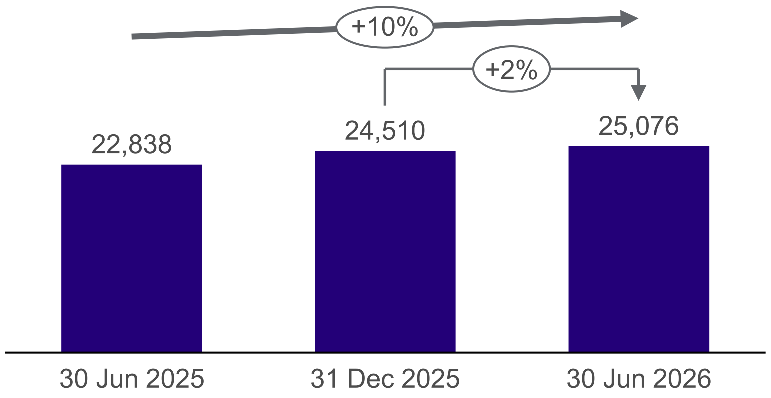
Total assets *(NLB Group, in EURm)*



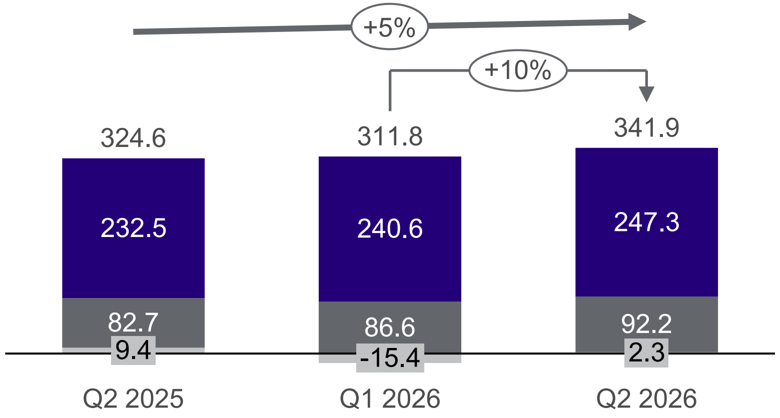
Gross loans to customers *(NLB Group, in EURm)*



Deposits from customers *(NLB Group, in EURm)*

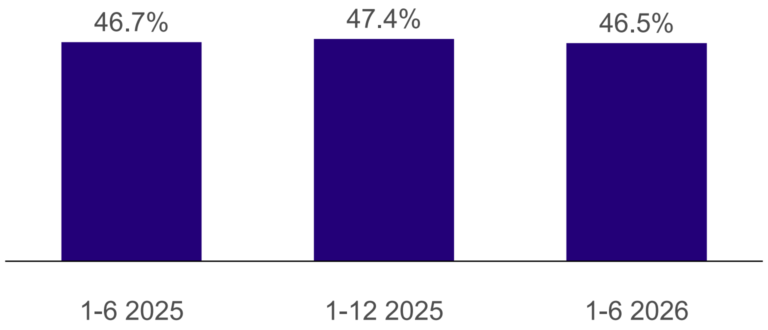


Net operating income *(NLB Group, in EURm)*

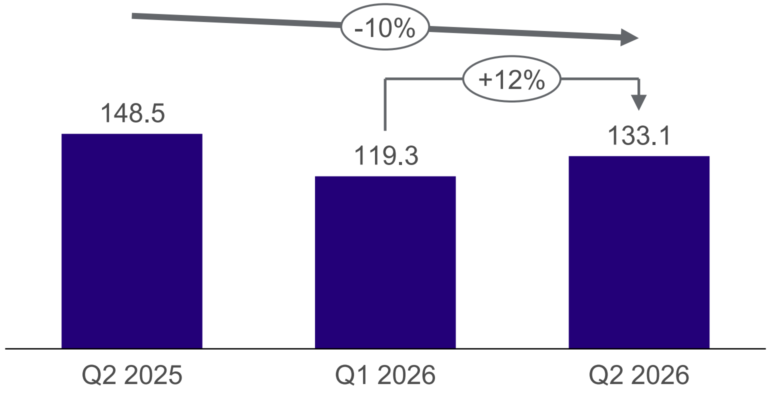


Net interest income Net fee and commission income Other

CIR *(NLB Group, in %)*



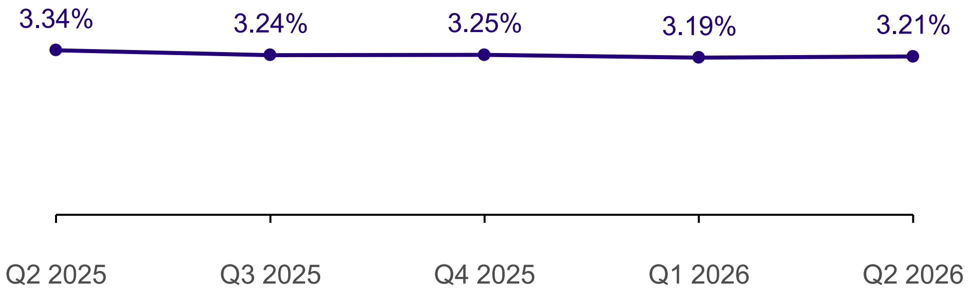
Result after tax *(NLB Group, in EURm)*



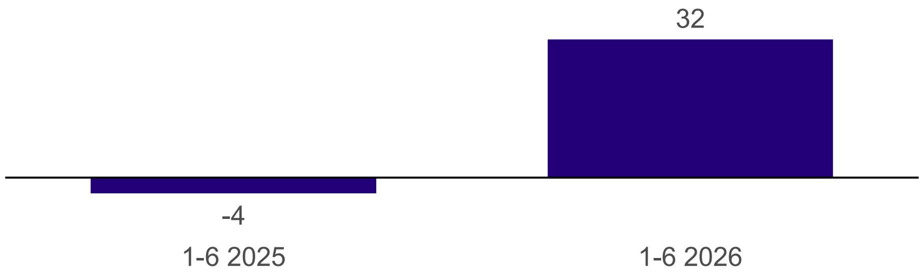
NLB Group: Key financial highlights

Consistent delivery and growing shareholder distributions

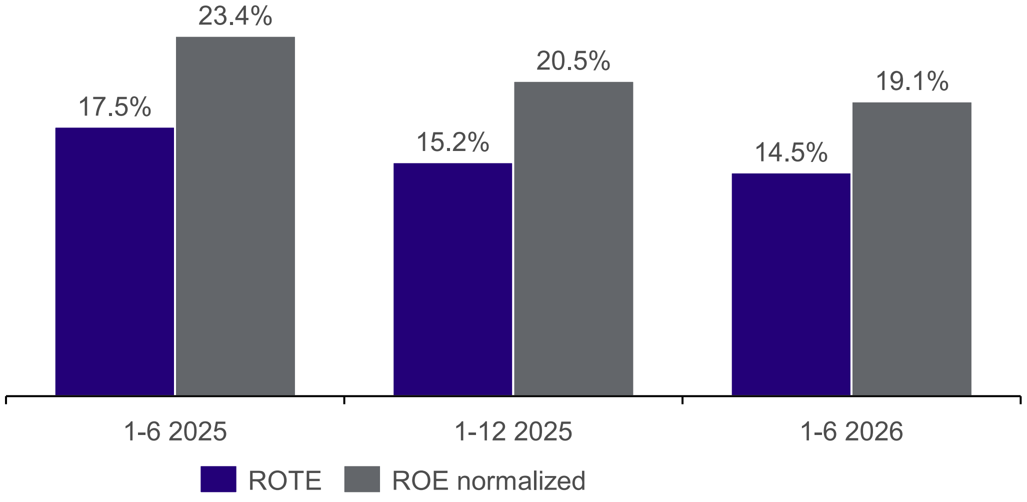
Net interest margin, quarterly *(NLB Group, in %)*



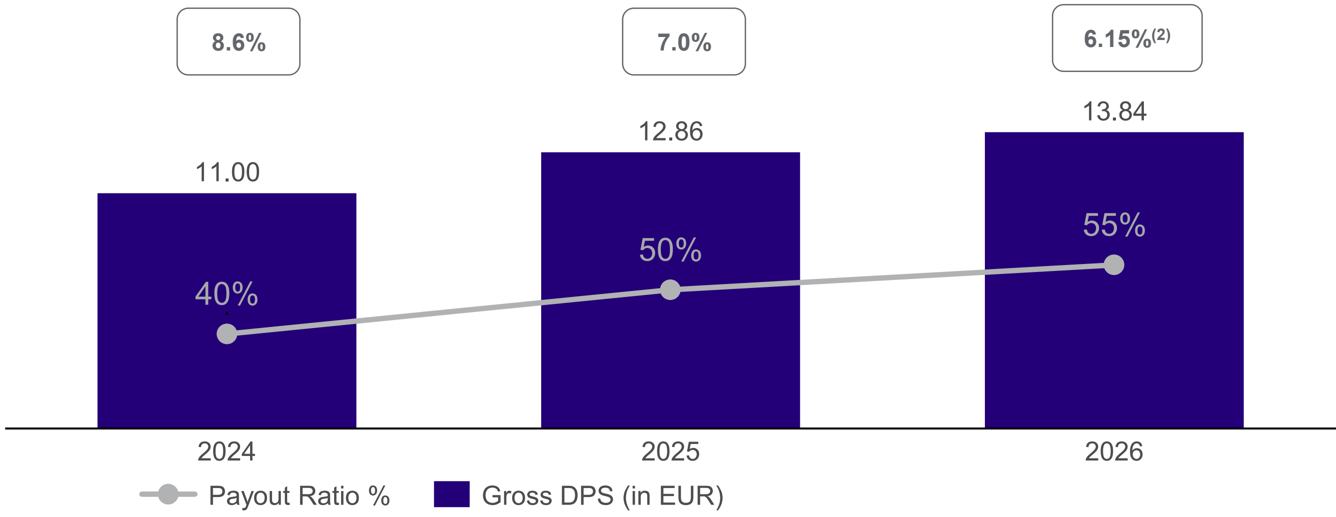
Cost of Risk *(NLB Group, in bps)*



ROTE and ROE normalised(1) *(NLB Group, in %)*



Dividend per Share and Dividend Yield



Note: (1) 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. 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. (2) Based on 30.6.2026 closing share price and 2026 dividend guidance.

Macro Overview

NLB Group – Macro overview

Strong regional footprint across EU and converging SEE markets

Slovenia	***EUR***
GDP *(EURbn)*	67.2
GDP per Capita *(EUR)*	33,079
Population *(m)*	2.1
Credit ratings *(S&P / Moody's / Fitch)*	AA / A2 / A+

Bosnia and Herzegovina[1]	***EUR***[2]
GDP *(EURbn)*	30.4
GDP per Capita *(EUR)*	8,834
Population *(m)*	3.4
Credit ratings *(S&P / Moody's / Fitch)*	B+ / B3 / n.a.

Montenegro	***EUR***
GDP *(EURbn)*	8.2
GDP per Capita *(EUR)*	13,091
Population *(m)*	0.6
Credit ratings *(S&P / Moody's / Fitch)*	B+ / Ba3 / n.a.

Serbia	***RSD***
GDP *(EURbn)*	88.7
GDP per Capita *(EUR)*	13,559
Population *(m)*	6.5
Credit ratings *(S&P / Moody's / Fitch)*	BBB-/ Ba2 / BB+

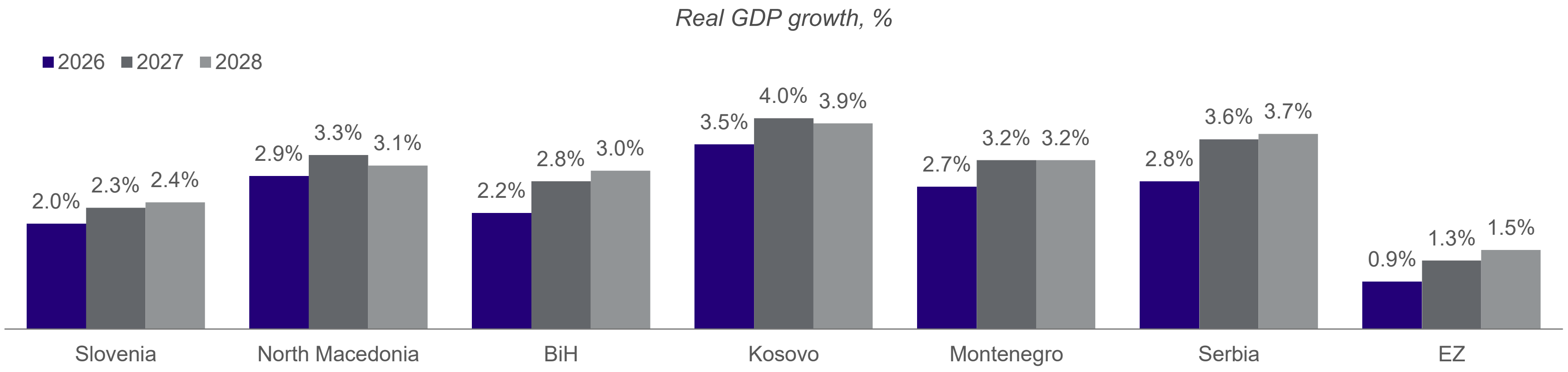
Kosovo	***EUR***
GDP *(EURbn)*	11.0
GDP per Capita *(EUR)*	6,956
Population *(m)*	1.6
Credit ratings *(S&P / Moody's / Fitch)*	n.a. / n.a. / BB-

North Macedonia	***MKD***
GDP *(EURbn)*	17.0
GDP per Capita *(EUR)*	9,344
Population *(m)*	1.8
Credit ratings *(S&P / Moody's / Fitch)*	BB- / n.a. / BB+

Source: Central banks, National Statistics Offices, FocusEconomics, NLB
Note: (1) Bosnia and Herzegovina is comprised of 2 entities, The Federation of Bosnia and Herzegovina and Republika Srpska; (2) Official currency is BAM – Bosnia-Herzegovina Convertible Mark, pegged to EUR.

Regional Economic Growth Remains Resilient

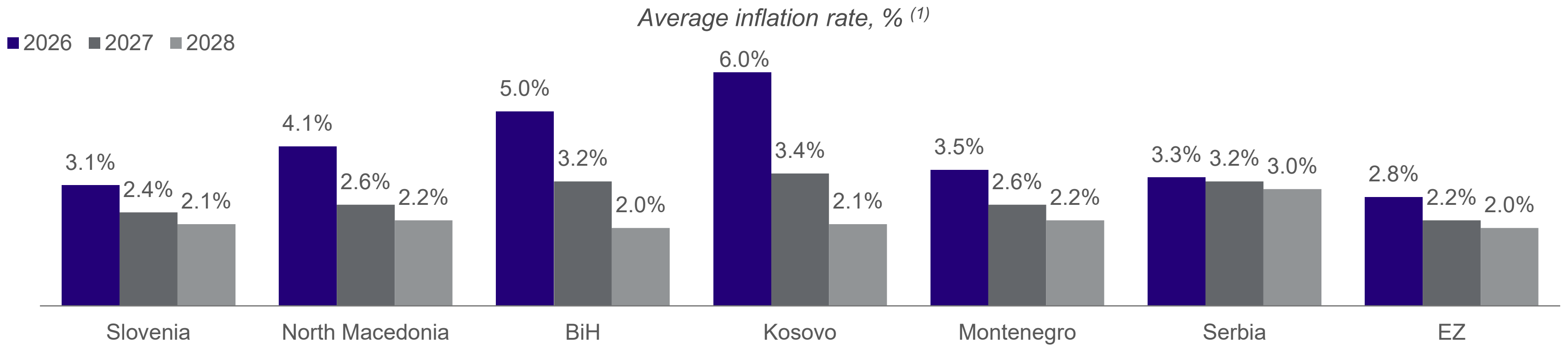
Domestic demand is expected to remain the principal driver of regional growth.



Sources: FocusEconomics, Statistical offices, NLB Forecasts for 2025, 2026 and 2027.

Economic growth is expected to remain primarily driven by domestic demand. Strong wage growth, rising real incomes, robust credit expansion and resilient household consumption continue to support activity across most economies. Public investment, infrastructure projects, tourism and energy-sector investment underpin fixed investment, while services remain the main growth engine. Although exports support selected economies, weaker manufacturing, subdued external demand and higher energy prices mean domestic demand will remain the principal contributor to regional GDP growth.

Inflation is expected to moderate despite short-term energy-price pressures.



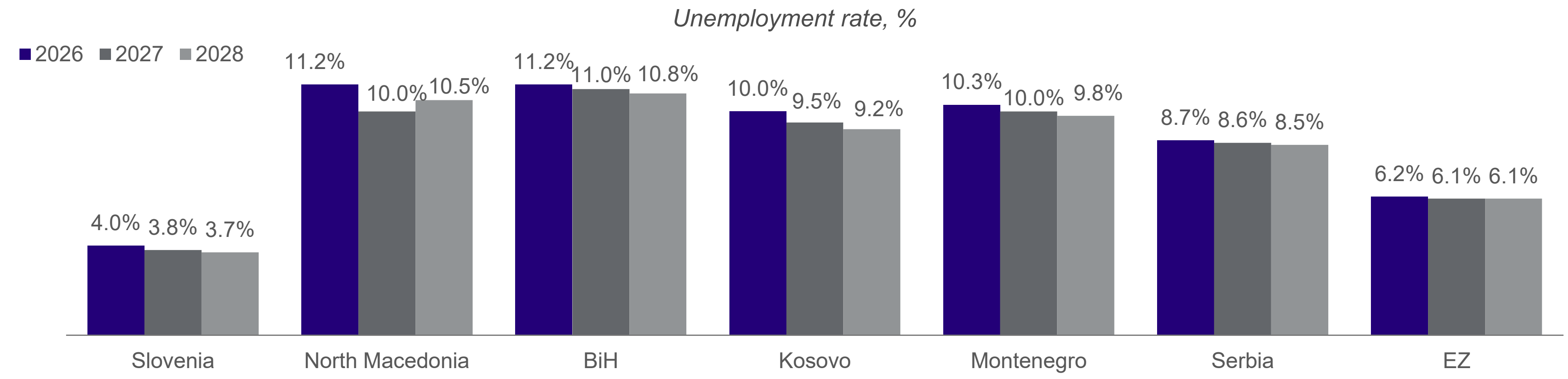
Sources: National statistical offices, FocusEconomics, NLB Forecasts for 2026, 2027 and 2028.

Note: (1) Harmonised Index of Consumer Prices for Slovenia, Kosovo and Eurozone, others Consumer Price Index

Inflation across the region remains elevated but is expected to moderate gradually. Higher energy, transport, housing and food costs continue to exert upward pressure on prices, while persistent services inflation reflects strong domestic demand and robust wage growth. In most economies, wage growth is expected to continue outpacing inflation, helping preserve household purchasing power and support private consumption, although higher energy prices remain an important short-term upside risk.

Resilient Labour Markets Support Regional Growth

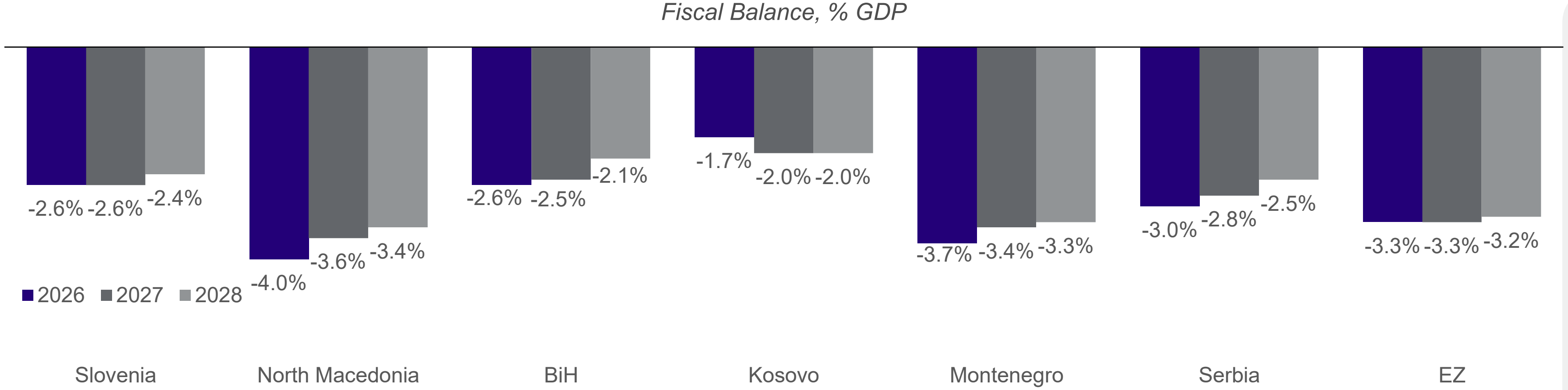
Labour markets remain resilient, supporting income growth across the region…



Sources: FocusEconomics, statistical offices, NLB Forecasts for 2025, 2026 and 2027.

Labour-market conditions across the region remain generally favourable, supporting household incomes and domestic demand. Most economies continue to benefit from solid wage growth, reflecting persistent labour shortages and public-sector wage adjustments. While employment growth has moderated and unemployment has edged higher in some countries, labour-market conditions remain broadly resilient and continue to support household incomes, private consumption and domestic demand.

…as fiscal policy balances growth support with sustainability.



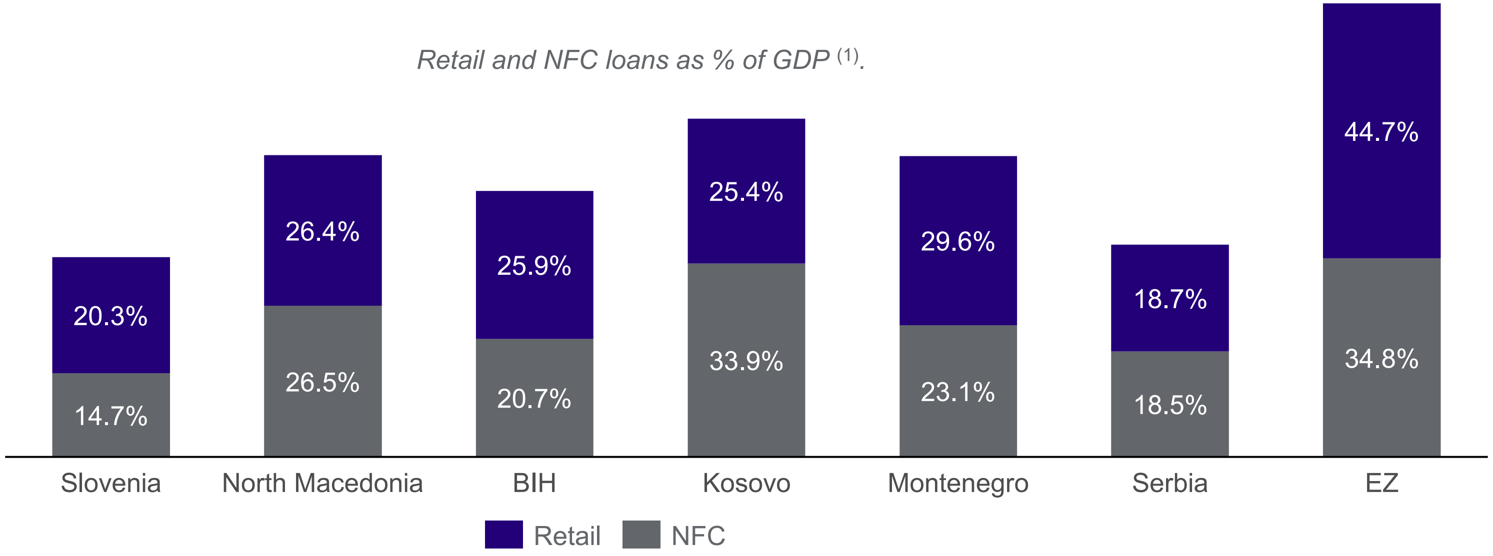
Sources: FocusEconomics, estimations for 2025, 2026 and 2027.

Fiscal positions across the region remain broadly supportive of economic growth, with public investment, infrastructure projects and social transfers sustaining domestic demand. Serbia, North Macedonia and Kosovo continue to benefit from sizeable public investment programmes, while Montenegro and Bosnia and Herzegovina maintain a more moderate fiscal stance. Although fiscal policy continues to support growth, elevated public spending is expected to slow the pace of fiscal consolidation in several economies.

Untapped growth potential with strong fundamentals

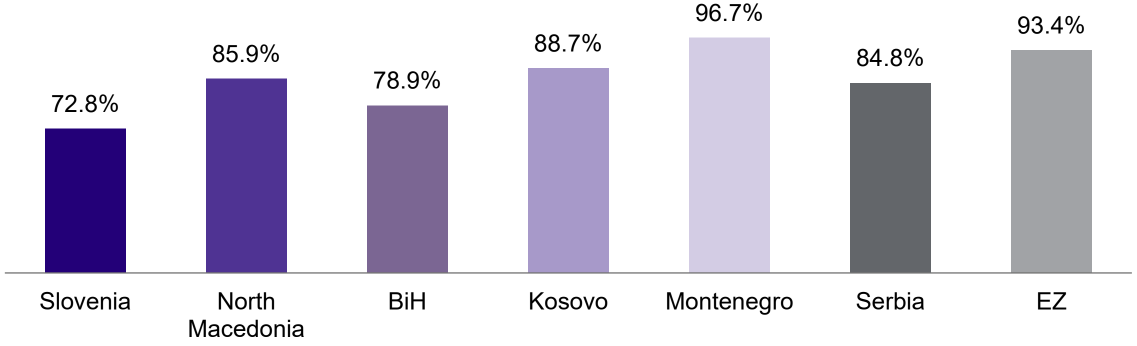
Low leverage leaves ample room for loan growth, while strong liquidity supports further balance-sheet expansion

Retail and NFC loans as % of GDP [1].



Loan penetration across NLB's core markets remains well below euro area levels in both the retail and corporate segments. This structural under-penetration provides significant potential for further loan growth as incomes converge, investment activity strengthens and financial intermediation continues to deepen.

Loans / Deposits May 2026, % [2]



Loan-to-deposit ratios remain conservative across the region, reflecting stable funding structures and ample liquidity buffers. This provides a solid foundation for sustainable credit expansion while limiting funding risks. Montenegro's higher ratio reflects more intensive balance-sheet utilisation than elsewhere in the region.

Sources: National Central Banks, ECB; Note: NBS – Non Banking Sector; NLB calculations
(1) 2026 Q1 annualized GDP used for all countries, (2) Data May 2026 except for EZ (Q1 2026) andSerbia and Slovenia (April) and n. Macedonia (March)

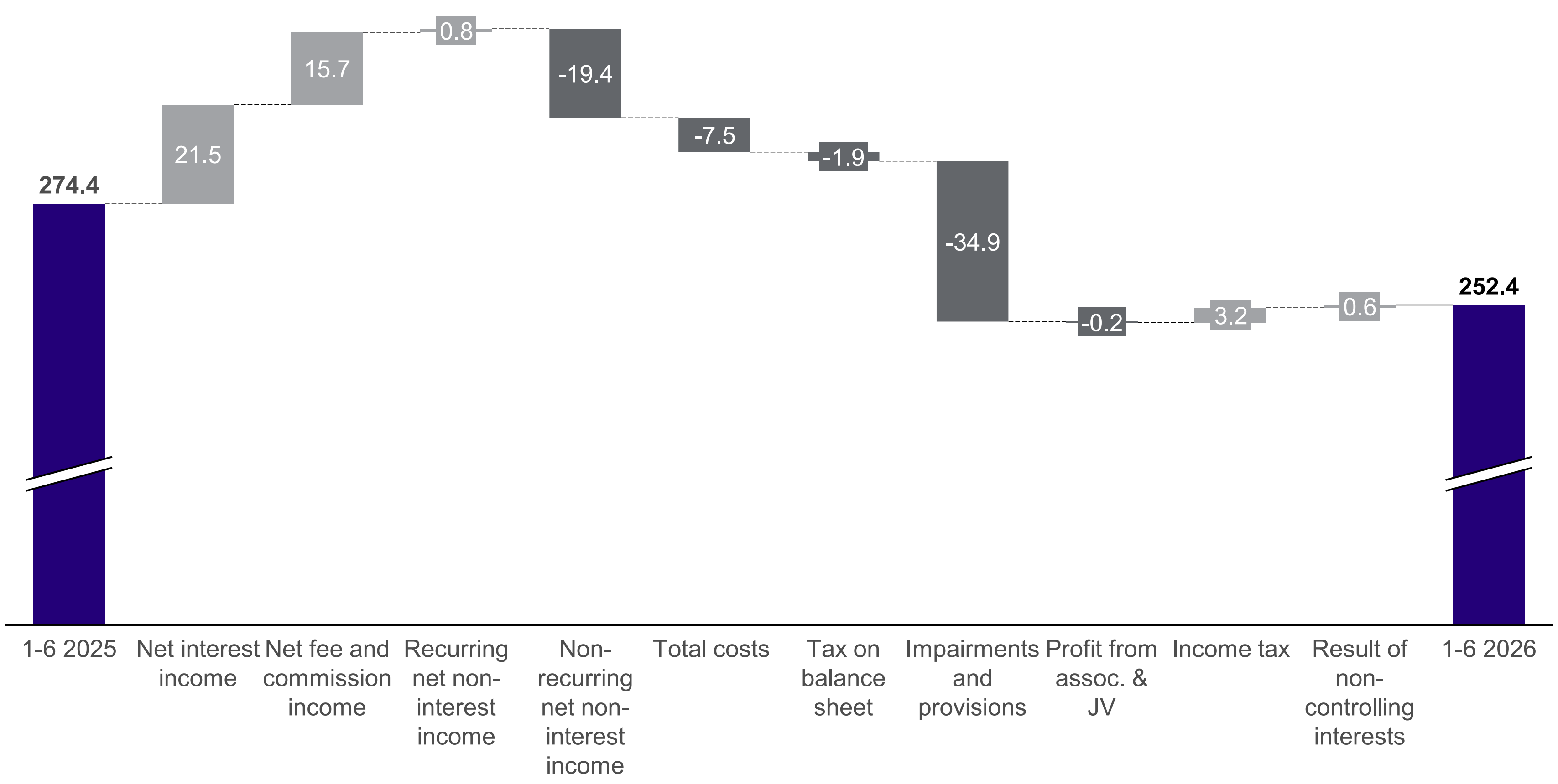
Business Performance

Income Statement

Resilient recurring operating income performance

Solid underlying business performance, with growing lending and fee income, partly offset by non-recurring net non-interest income and provisioning

Net profit of the NLB Group – evolution YoY *(in EURm)*



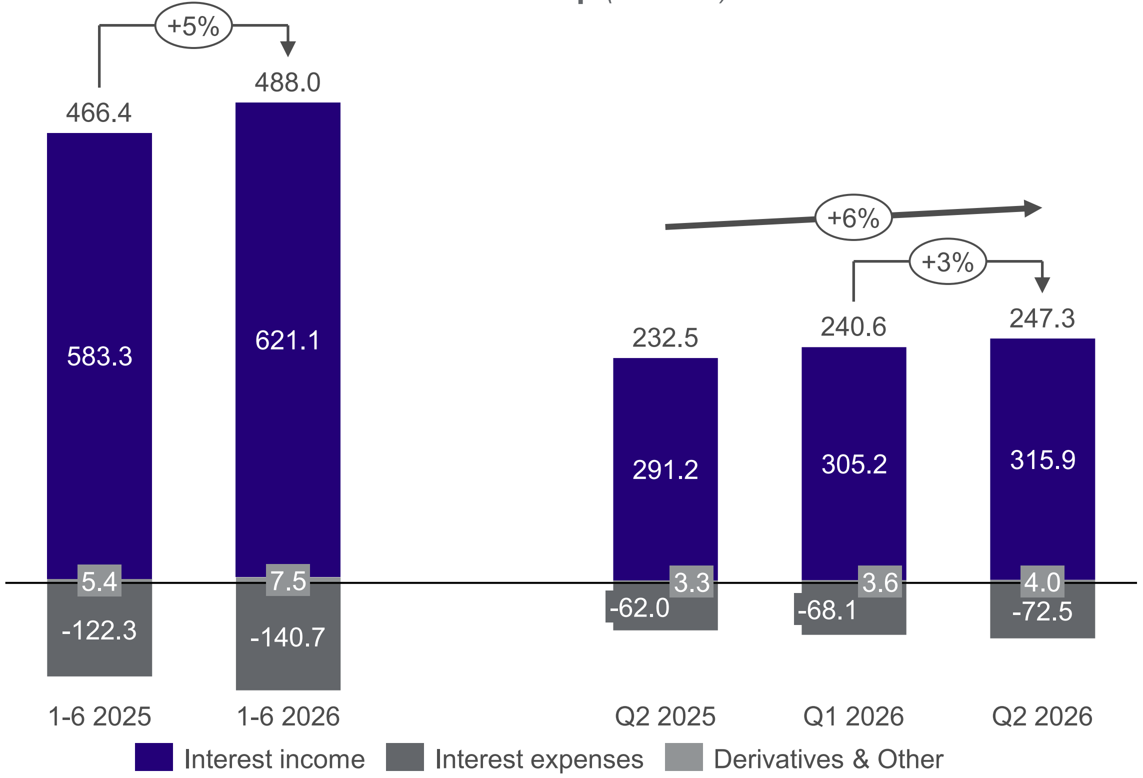
Underlying business performance remained solid in H1, and was driven by:

- **net interest income growth**, based mostly on higher loan volumes,
- **strong fee and commission income growth**, especially from investment funds, bancassurance, and account-related services,
- **disciplined cost development**, with like-for-like recurring cost growth of approximately 3.6% - in line with strategic investment plan,
- **net establishment of impairments and provisions for credit risk**, primarily driven by lending growth and limited credit migration,
- **non-recurring items**: lower one-off gains from real estate sales and resolved legal cases compared to H1 2025, along with negative FX and derivative valuation effects.

Net interest income

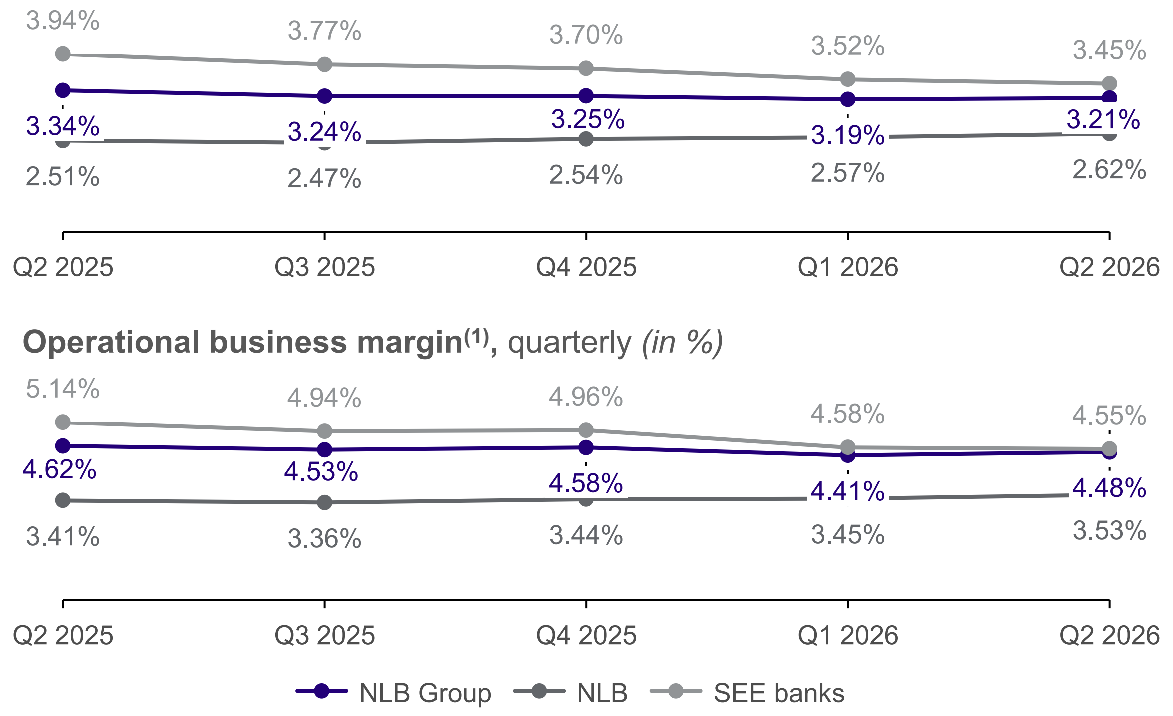
NIM improved QoQ despite lower rates and higher funding costs in selected SEE markets

Net interest income of the NLB Group *(in EURm)*



Net interest margin, quarterly *(in %)*

Operational business margin(1), quarterly *(in %)*



Net interest income increased by 5% YoY and remained the largest contributor to the Group's net operating income, accounting for 75% of the total.

Growth was primarily driven by robust loan volume expansion across most Group members, particularly in retail lending. The increase was more pronounced in Slovenia, while in selected SEE markets it was partly offset by higher funding costs, reflecting stronger competition for customer deposits in markets where liquidity conditions remained tighter.

On a YoY basis, the net interest margin declined by 19 bps to 3.21%, with a more pronounced decrease in the SEE banks, reflecting stronger funding pressure. Similarly, the operational business margin decreased by 21 bps to 4.45%.

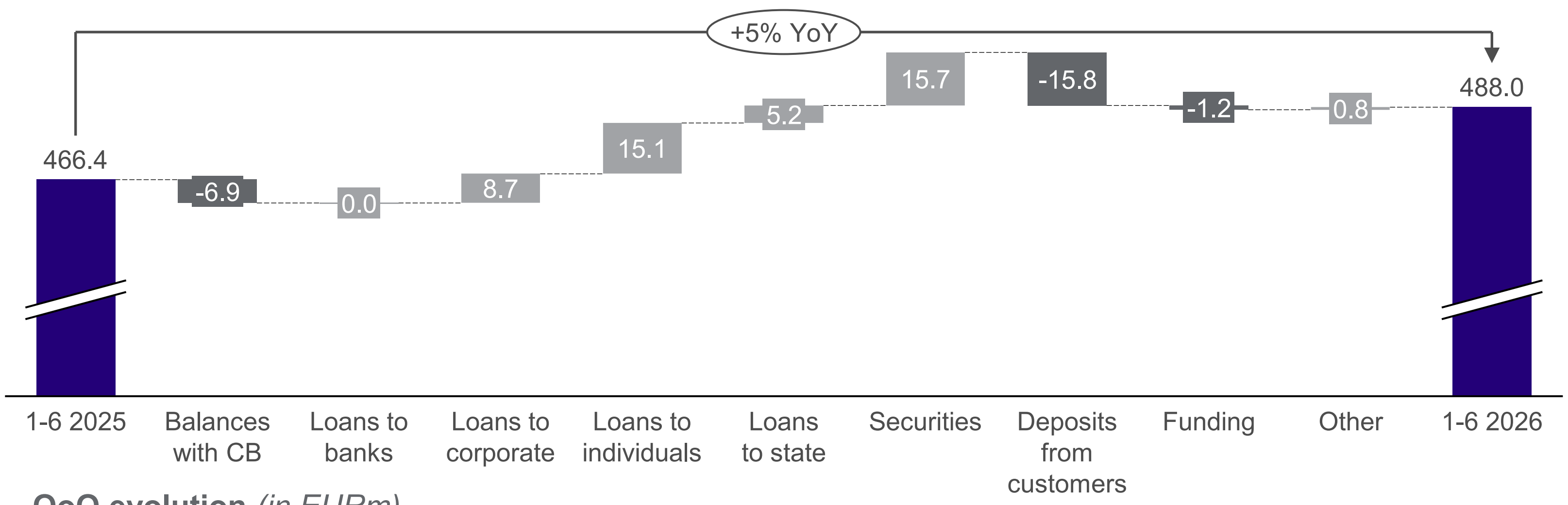
Group NIM improved slightly QoQ, supported by NLB's sight-deposit base and active asset pricing.

Note: (1) Operational business net income annualised / average assets.

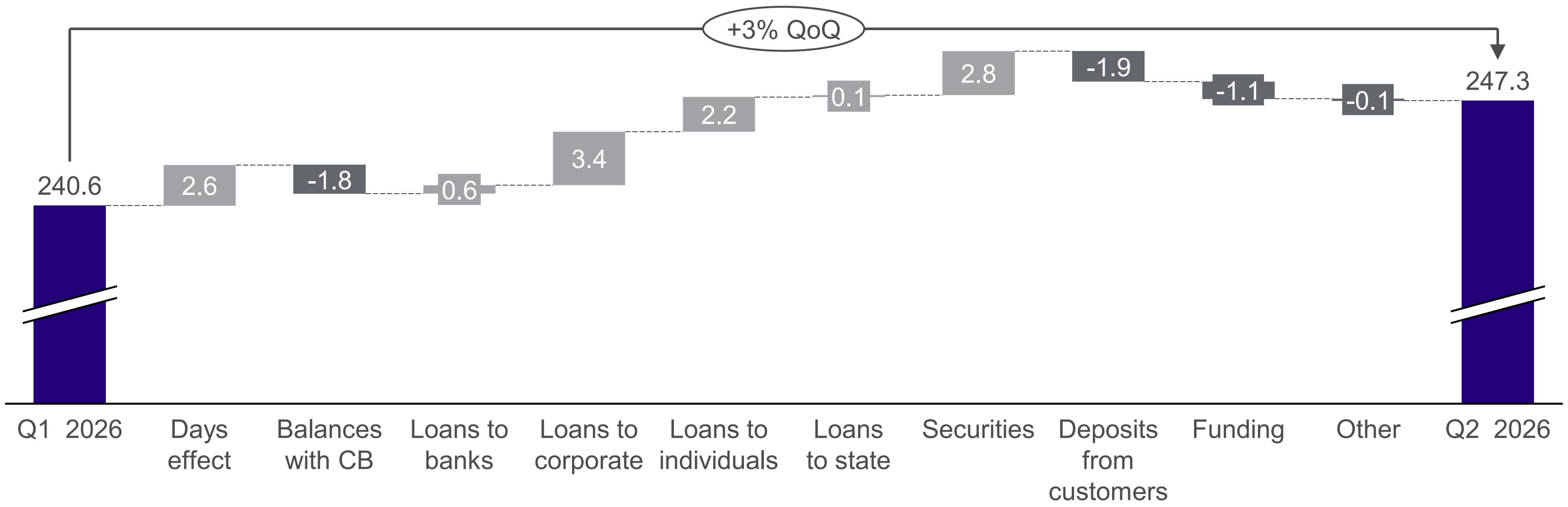
Net interest income evolution

Continued loan growth underpins resilient NII

YoY evolution *(in EURm)*



QoQ evolution *(in EURm)*



Interest income growth was primarily driven by:

- higher loan volumes, particularly loans to individuals
- securities income, with ~60% attributable to volume growth and the remainder to higher yields

This was partially offset by:

- lower yields on interbank and central bank balances
- higher deposit costs

The QoQ increase was attributable to an additional calendar day in the period, while income from loans and securities more than offset lower yields on interbank and central bank balances and higher customer deposit costs.

NII sensitivity to interest rate shifts

Active interest rate risk management supports stable medium-term net interest income

NII sensitivity by balance sheet positions in scenario of -100 bps parallel shift (Group, EURm, 30 June 2026)

Assets		Liabilities	
Loans FLOAT	- 60.0	Term Deposits	25.7
Loans FIX	- 16.0	Interbank	12.1
CB and cash	- 9.2	Sight deposits	8.9
BB Securities	- 6.0	Derivatives Net	4.9
Interbank	- 0.5	Securities issued	0.0
TOTAL	**- 91.7**	**TOTAL**	**51.6**

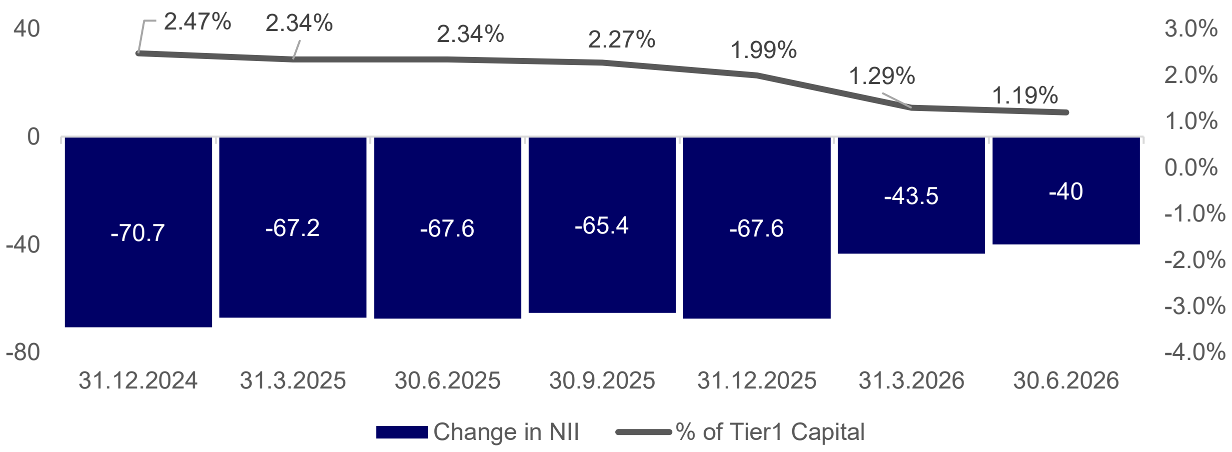
Sustainable profit growth is one of the NLB Group's priorities. To protect future interest income, the Group continues to actively manage its NII sensitivity and is utilising market opportunities to secure stable interest income for the medium term.

The net interest income sensitivity, simulated by a 100-bps immediate parallel downward shift in interest rates, stood **at EUR -40.0 million or -1.19% of the T1 capital in June 2026**. Floating-rate loan positions remained the main driver of the sensitivity (EUR -60 million), partly offset by deposits and derivatives.

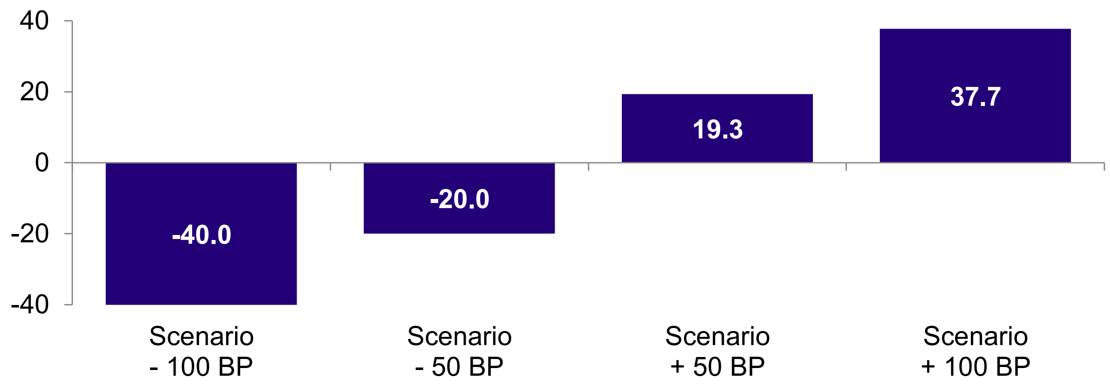
During H1 2026, the Group continued to manage its IRRBB position in a prudent and flexible manner, preserving the capacity to execute material IRRBB management actions in the event of a stronger view on market interest rate dynamics.

At the end of H1, the banking book securities portfolio's average duration was 3.99 years (up from 3.6 years in 2024), with an average yield of 2.68% YtD, reflecting an increase of 0.28 p.p. from the previous year.

NLB Group NII sensitivity in time - Scenario -100 bps parallel shift (Group, EURm)



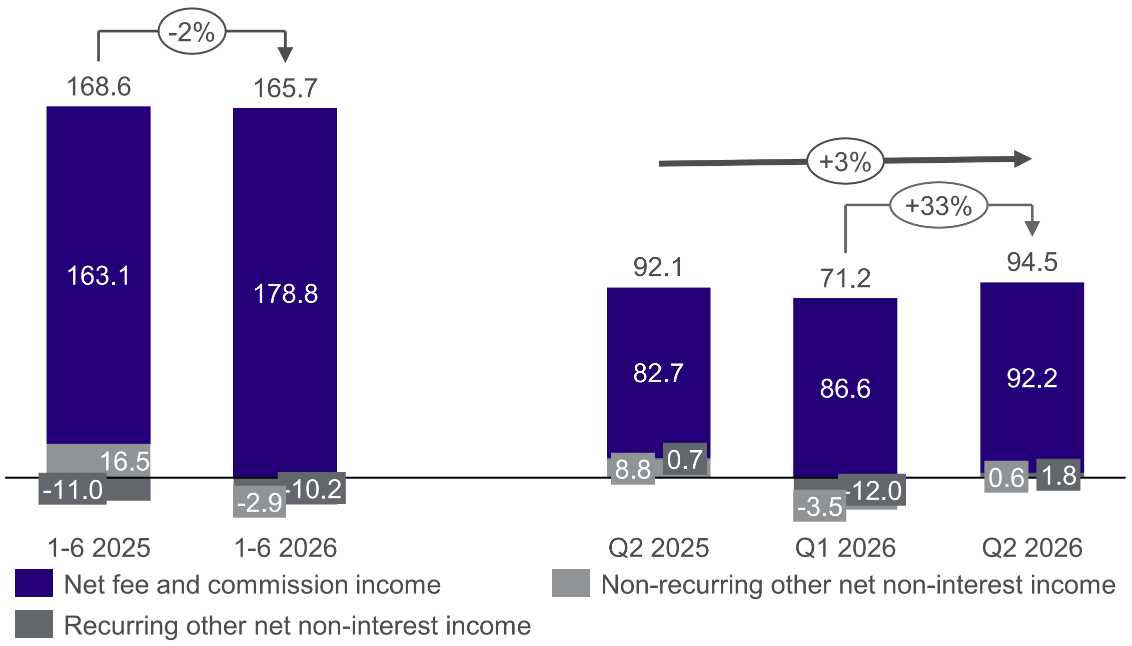
NII sensitivity to various rate shocks (Group, EURm)



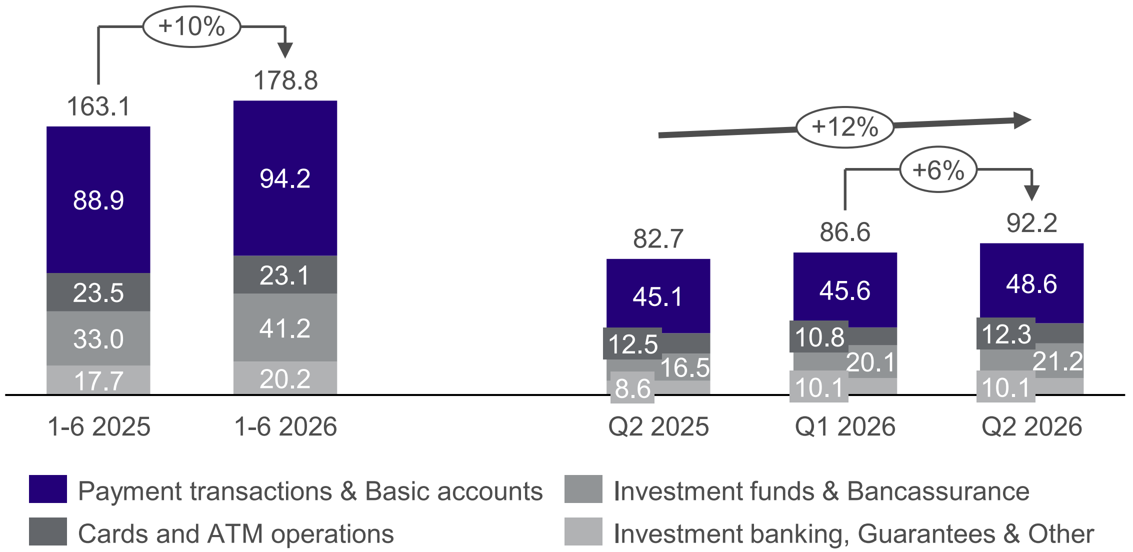
Net non-interest income

Strong recurring fee growth offset by lower non-recurring income and negative valuation effects

Net non-interest income of the NLB Group *(in EURm)*



Net fee and commission income of the NLB Group *(in EURm)*



Overall, net non-interest income decreased by 2% YoY, mainly reflecting the stronger comparative base in H1 2025, which benefited from higher one-off gains (real estate sales and resolved legal dispute) and positive FX and derivative valuation effects, which turned negative in H1 2026.

On a QoQ basis, net non-interest income increased, supported by higher net fee and commission income, a positive contribution (vs. negative in Q1) from non-recurring items, and the absence of the EUR 13.2 million DGS-related regulatory cost accrued at NLB in Q1.

Net fee and commission income increased by 10% YoY, with broad-based growth across virtually all Group members. The increase was primarily driven by higher income from investment funds, bancassurance and account-related services, with fee income from payment services also contributing positively.

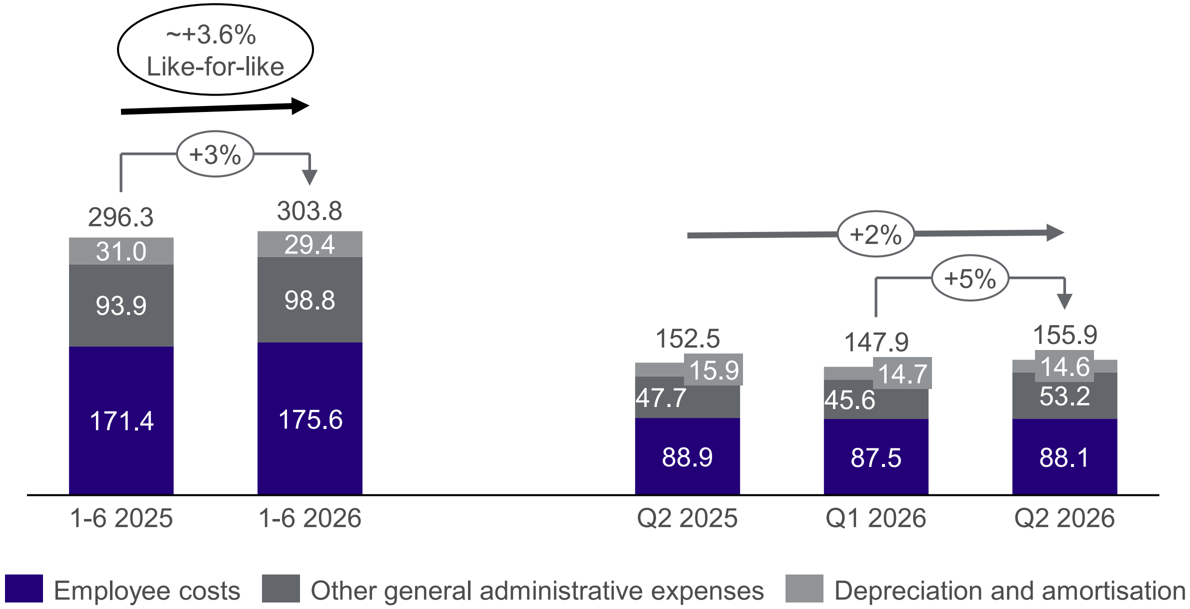
Asset management business NLB Skladi delivered a strong performance, recording net inflows of EUR 151.1 million in the first half of 2026 (compared with EUR 112.5 million in H1 2025).

On a QoQ basis, net fee and commission income increased by EUR 5.6 million, supported by broad-based growth across most fee categories.

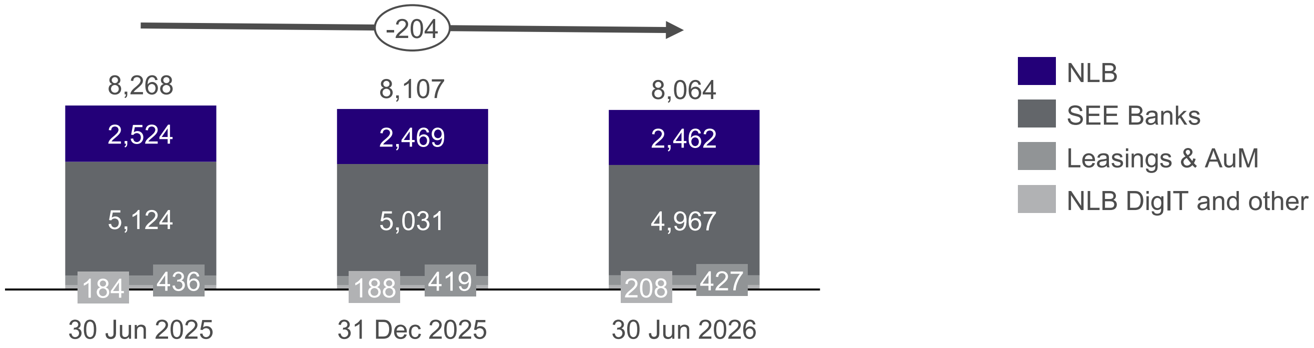
Costs

Cost discipline maintained despite higher IT costs and salary adjustments

Total costs of the NLB Group *(in EURm)*



# of Employees



- **Total costs** increased by 3.6% YoY on a like-for-like basis, excluding EUR 3.0 million of non-recurring G&A cost recognized in 2025. The increase was broadly evenly split between employee costs and other general and administrative expenses.
- **Employee costs** increased by EUR 4.2 million YoY, primarily reflecting salary adjustments across the Group. The impact of variable compensation linked to the share price amounted to EUR 5.2 million, compared to EUR 4.9 million booked in the H1 of the previous year.
- **Other G&A expenses** increased by EUR 7.9 million YoY on like-for-like basis, mainly driven by higher IT-related costs.
- On a QoQ basis, total costs increased by EUR 8.1 million, mainly due to higher general and administrative expenses related to IT and marketing, as well as higher variable share-price-linked compensation.

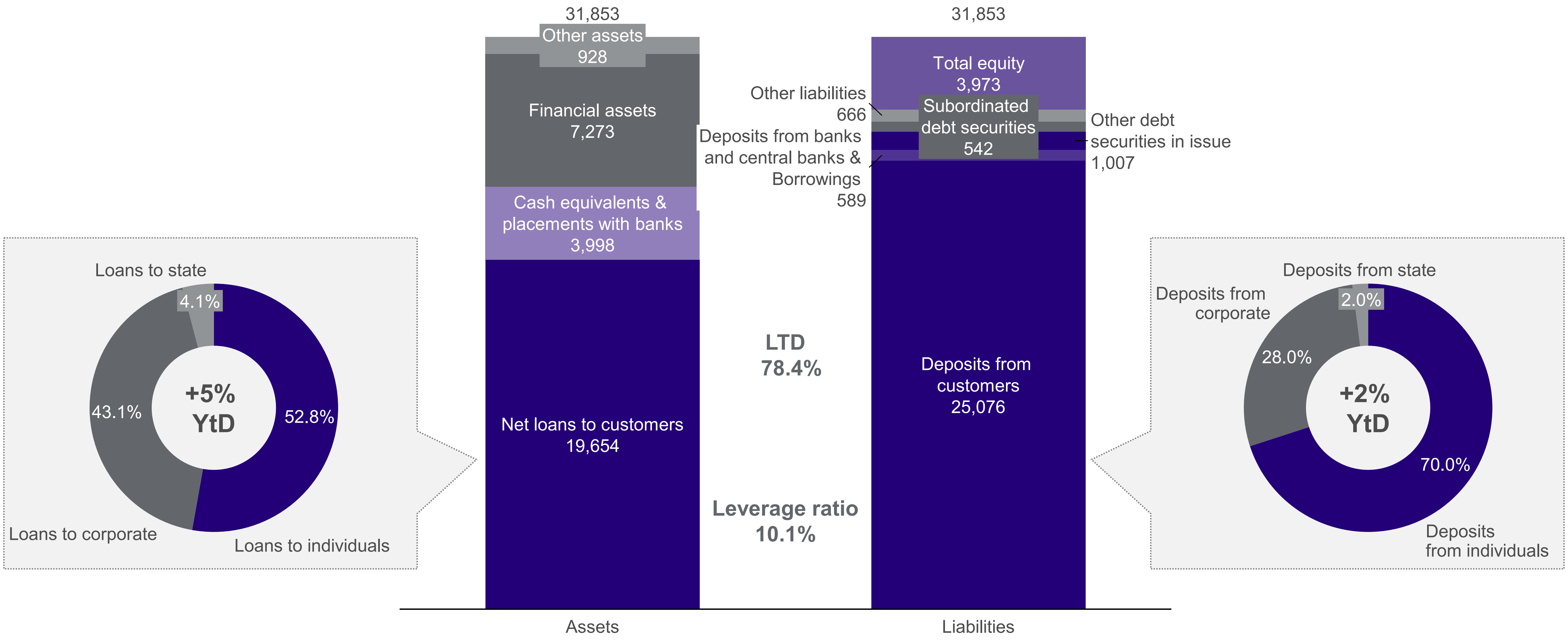
Business Performance

Balance Sheet

NLB group's balance sheet structure is a strong foundation for future growth

Continued loan growth, with balanced funding structure maintained

Balance sheet structure *(30 June 2026, in EURm)*



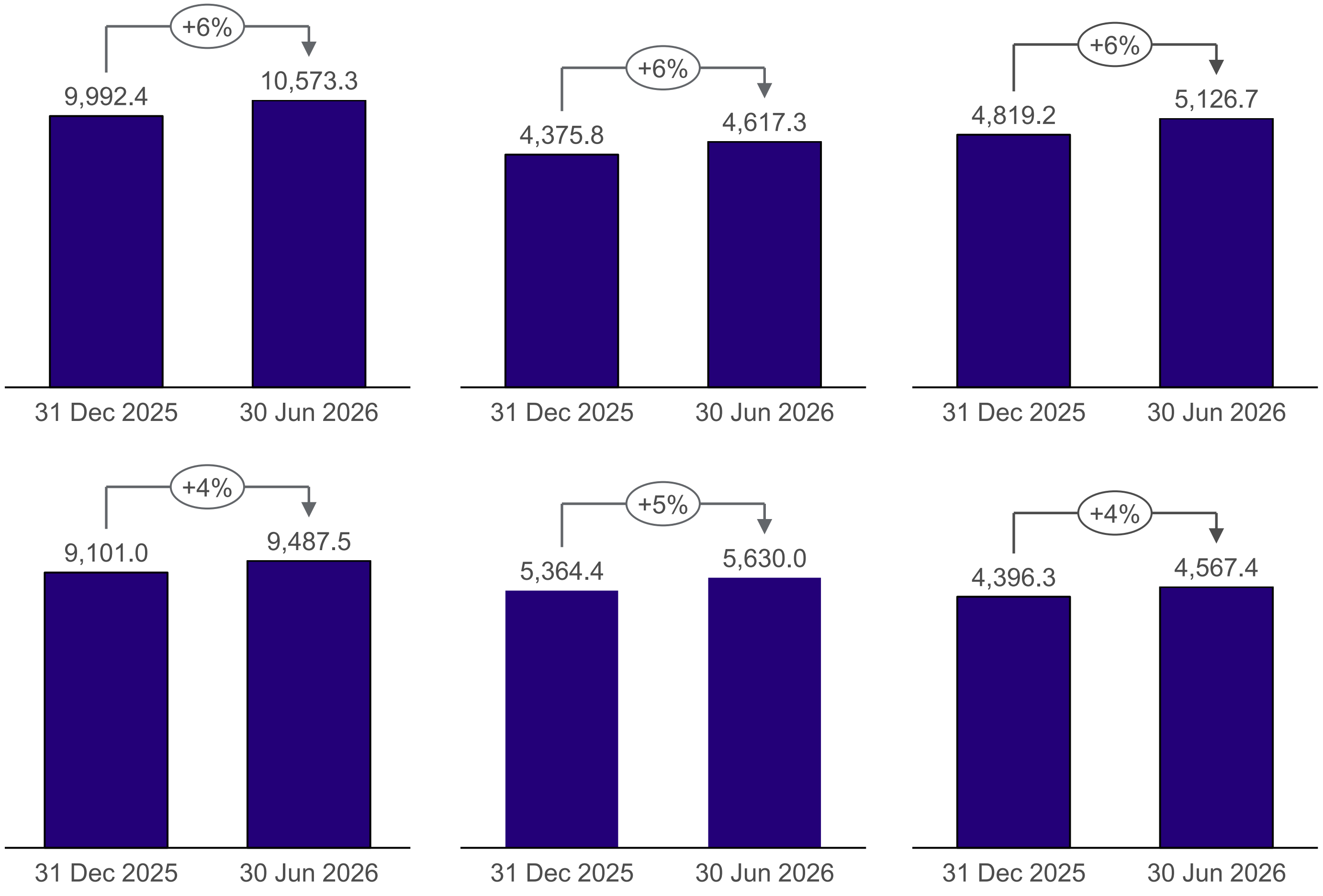
Sustained loan growth across segments

The Group's loan book continues to expand

NLB Group consolidated | NLB Slovenia[1] | SEE banks[2]

Gross loans to individuals *(in EURm)*

Gross loans to corporate & state *(in EURm)*



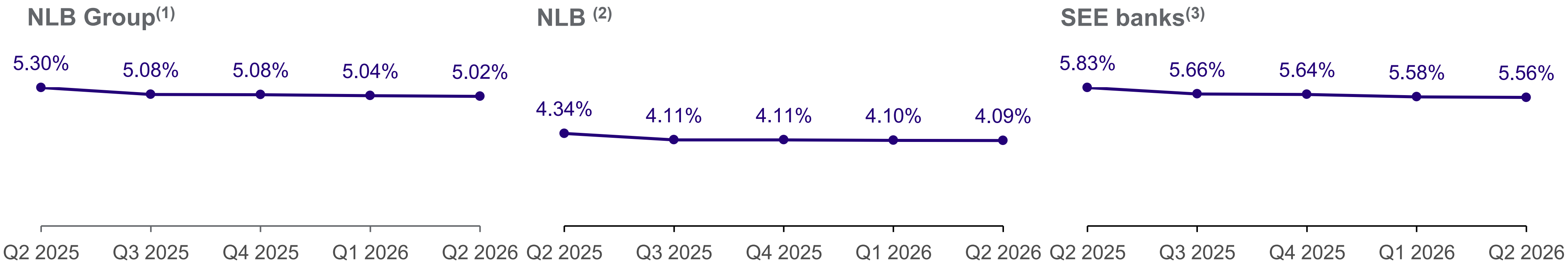
- Loan growth across all geographies and business segments.
- Strong housing loan production in Slovenia, with EUR 420.6 million in new lending in H1 2026 (+16% YoY).
- Continued lending growth across SEE markets, supported by resilient client demand.

Note: (1) On standalone basis; (2) Sum of data from banking subsidiaries in South-East Europe on a stand-alone basis as included in the consolidated financial statements of the Group.

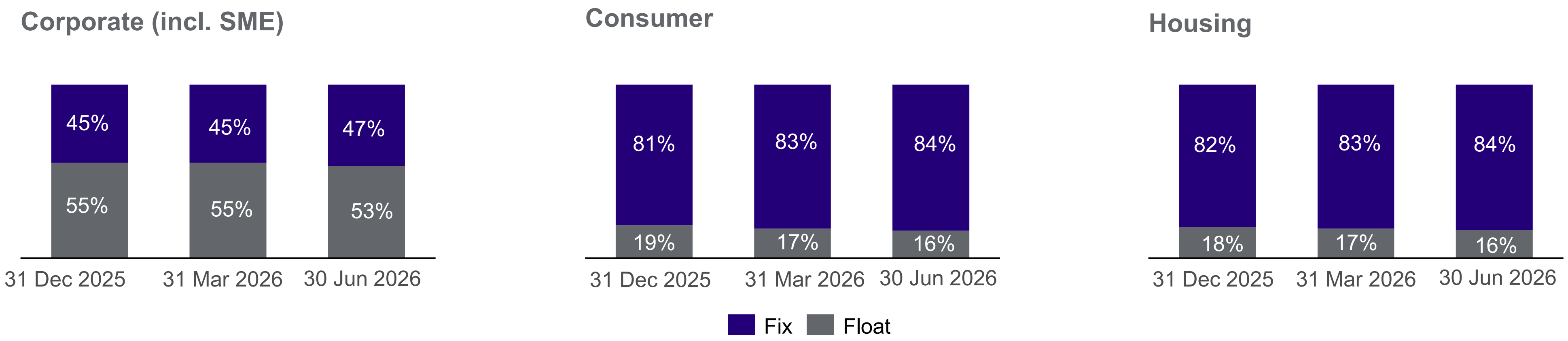
Loan yield compression moderating

The decline in loan yields is moderating as market rates stabilise

Interest rates for loans to customers *(gross, quarterly, in %)*



Corporate and retail portfolio of NLB Group



67% of the Group loan portfolio is linked to a fixed interest rate, and the rest to a floating rate (mainly the Euribor reference rate)

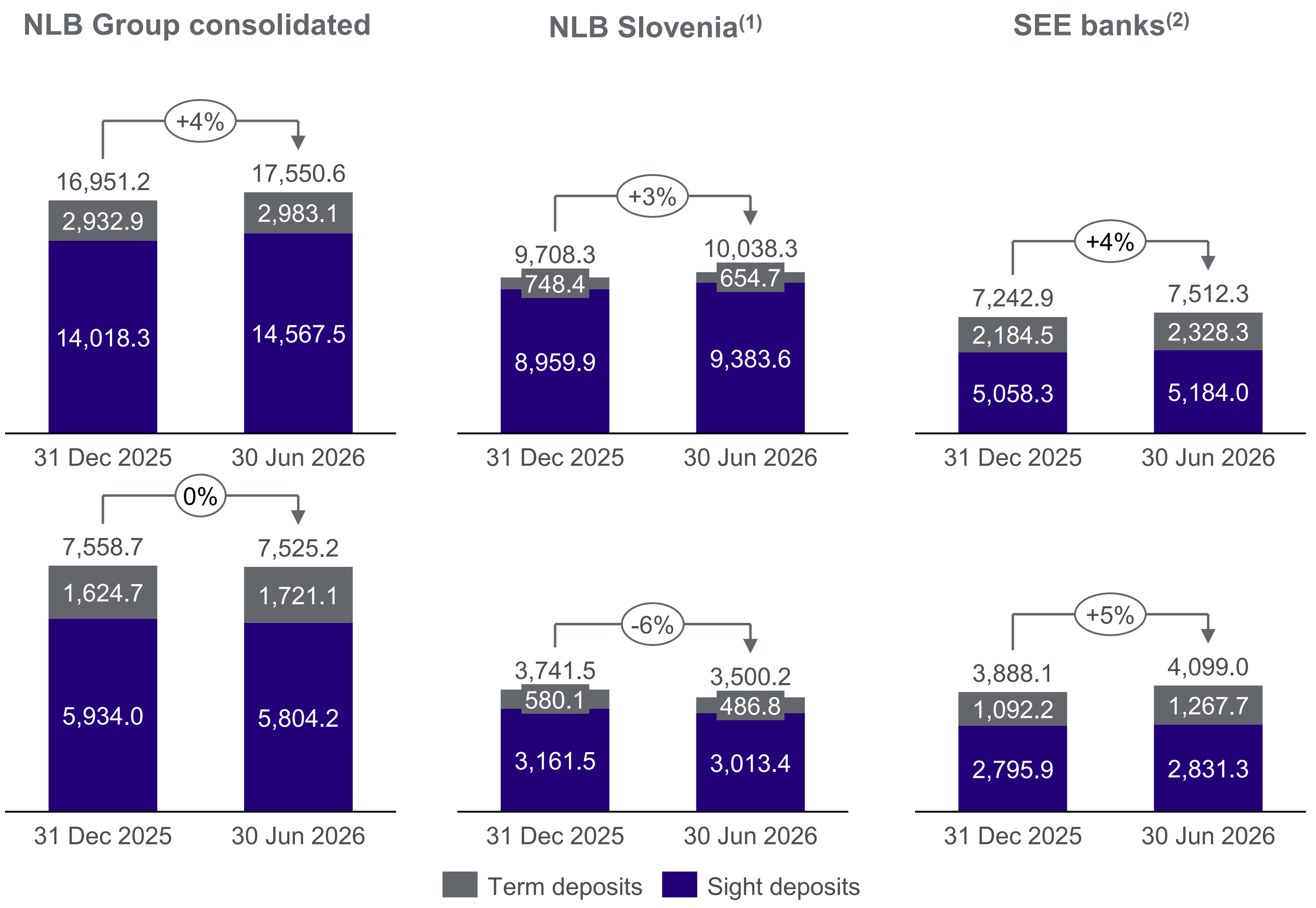
Note: (1) Interest rates by segments are available in spreadsheets NLB GROUP Key Financials – Q2 2026. Results; (2) On stand alone basis; (3) Sum of data on a stand-alone basis as included in the consolidated financial statements of the group.

Deposit dynamics

Growth of deposits from individuals continues, while corporate & state trends vary across markets

Deposits from individuals *(in EURm)*

Deposits from corporate & state *(in EURm)*



- Deposits from individuals increased across the Group, supported by seasonal holiday allowance payments in Slovenia and continued growth in all SEE markets.
- Deposits from corporate and state showed mixed developments across individual markets, reflecting local business conditions and funding needs.
- Deposit pricing continued to diverge between NLB and the SEE banks, reflecting different funding dynamics.

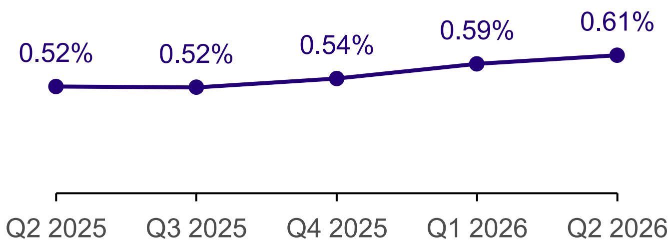
Note: (1) On stand-alone basis, term deposits include the funds on saving accounts that are locked for the first 7 days; (2) Sum of data from banking subsidiaries in South-East Europe on a stand-alone basis as included in the consolidated financial statements of the Group.

NLB Group Funding Driven by Deposits

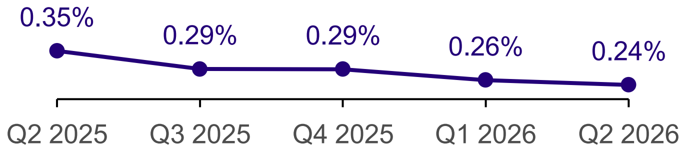
Deposit rates reflect diverging funding dynamics in NLB and the SEE markets

Interest rates for customers deposits *(quarterly, in %)*

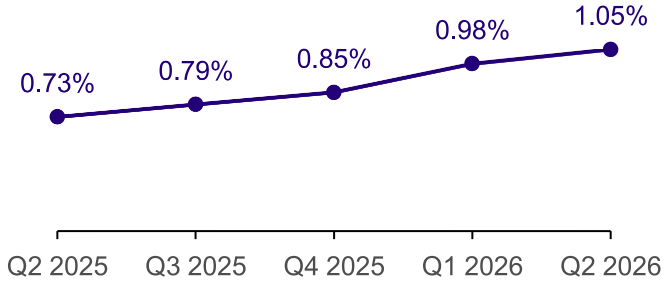
NLB Group[1]



NLB Slovenia[2]



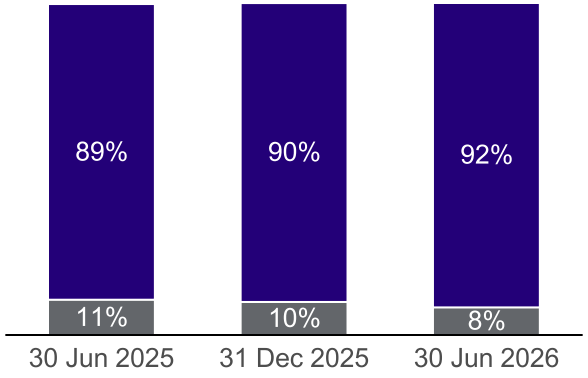
SEE banks[3]



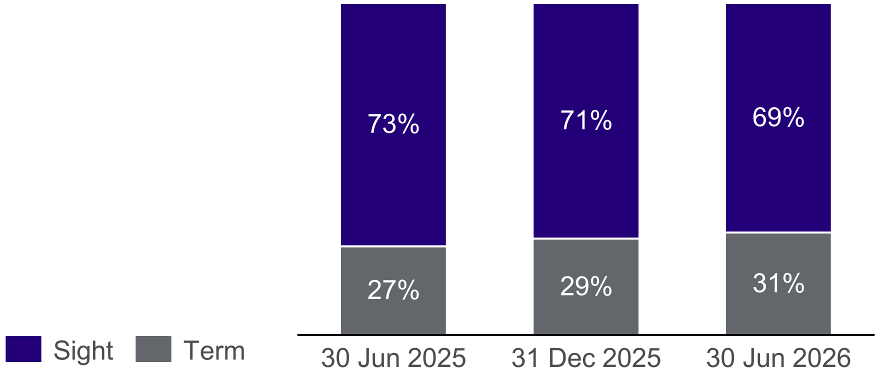
Deposit split[4] *(%)*

Slovenia

Savings accounts[5]: 35% of sight deposits



SEE banks

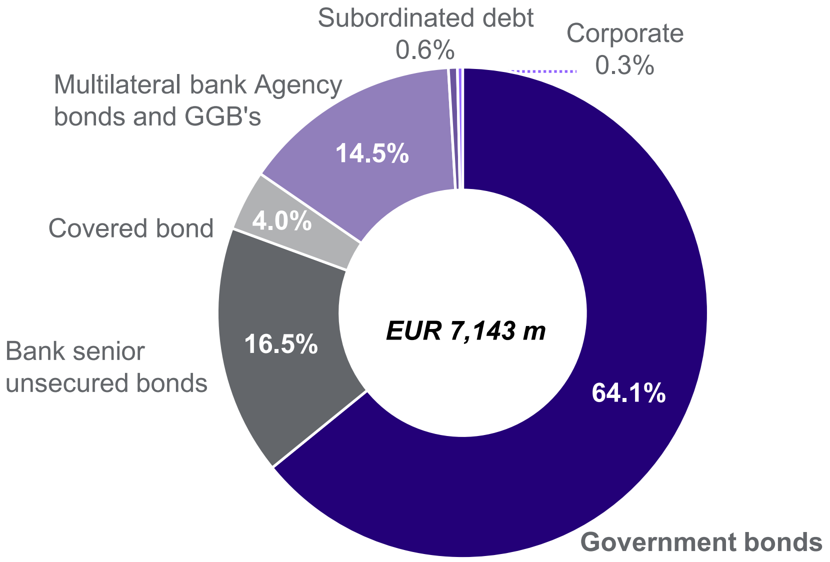


Note: (1) Interest rates by segments are available in spreadsheets NLB GROUP Key Financials – Q2 2026; (2) On stand-alone basis; (3) Sum of data on a stand-alone basis as included in the consolidated financial statements of the Group; (4) On consolidated basis; (5) interest rates set as a proportion of 6M EURIBOR.

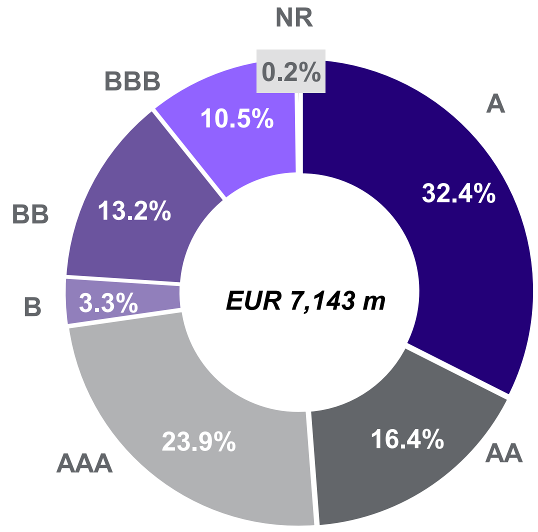
Balanced and diversified securities portfolio

High-quality portfolio driven by government bonds and investment grade securities

Banking book securities by asset class (NLB Group, 30 June 2026)



Banking book securities by rating[2] *(NLB Group, 30 June 2026)*



Banking book portfolio *NLB Group, 30 June 2026 (EURm, years)*

	Amount	Duration	Unrealized Losses (Amount)
FVOCI	2,726	3.28	1.2
AC [(1)]	4,417	5.13	36.0
TOTAL	7,143	4.42	

0,9 % of regulatory capital

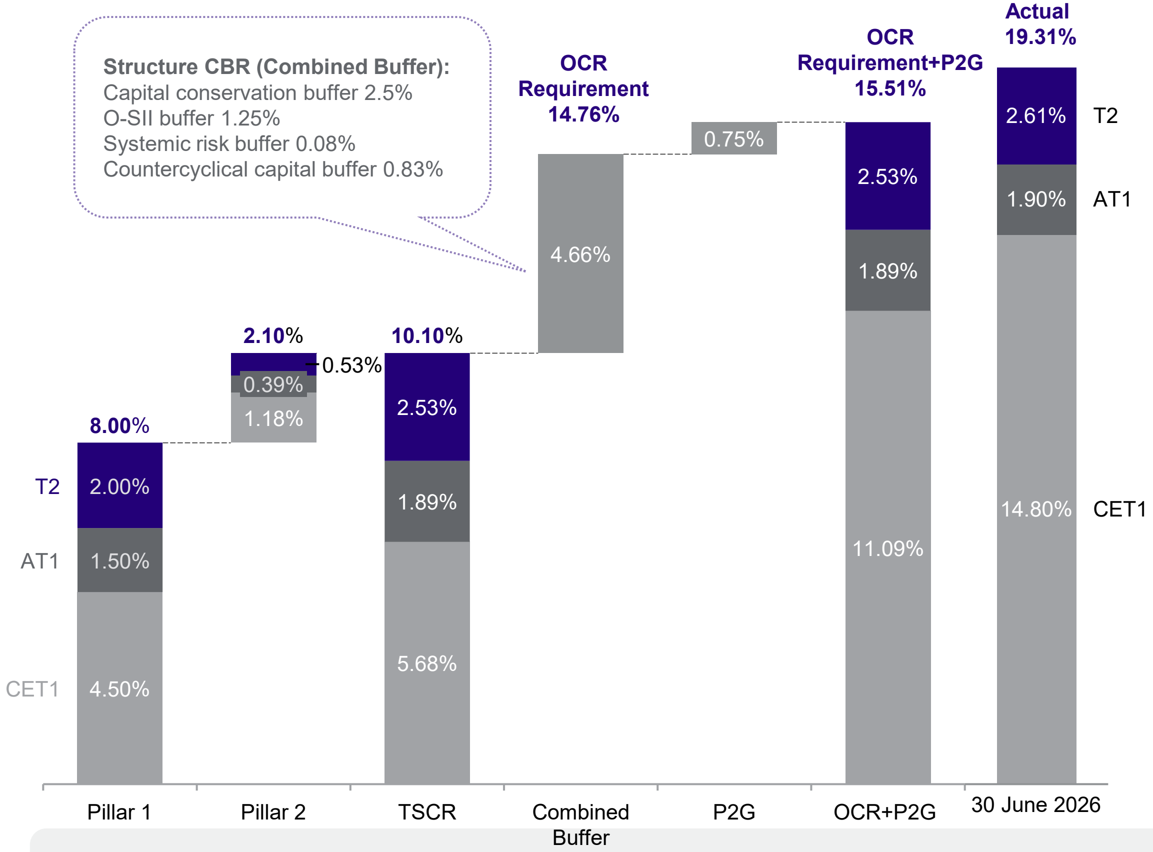
At the end of H1, the banking book securities portfolio's average duration was 4.42 years (up from 3.99 years in 2025), with an average yield of 2.90% YtD, reflecting an increase of 0.16 p.p. from the previous year.

Note: (1) Financial instruments not measured at fair value in financial statements are not managed on a fair value basis. For respective instruments fair values are calculated for disclosure purposes only and do not impact NLB Group statement of financial position or income statement. (2) 92% of non-investment grade securities relate to NLB Group's markets, i.e. exposures to Bosnia and Herzegovina, North Macedonia, etc.

Robust capital position: maintaining significant buffers above regulatory requirements

Capacity for growth and shareholder returns

Capital adequacy: requirement vs. actual (as of 30 Jun 2026)



As of 30 June 2026, the Bank‘s **OCR stood at 14.76%, broadly stable** (unchanged from the Q1) versus year-end 2025 (14.75%), with the slight increase driven by a higher institution-specific Countercyclical capital buffer (0.83% vs 0.80%). Effective from 1 January 2026, the Bank’s P2R was reduced to 2.10% from 2.12%, while P2G was lowered to 0.75% from 1.00% following **improved SREP outcomes.**

NLB Group's capital and surplus above the regulatory requirements

in EUR million

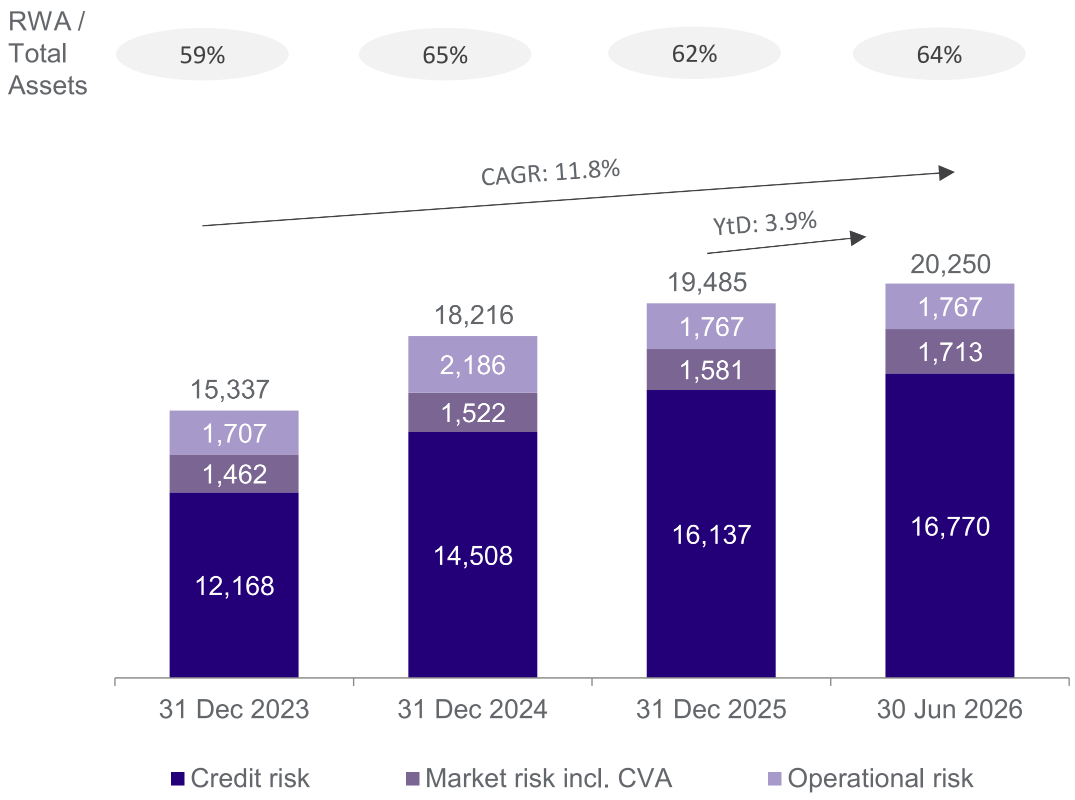
	30 June 2026	31 Dec 2025	Change YtD	Surplus over requirements OCR+P2G 30 June 2026
Common Equity Tier 1 capital	2,996.7	3,011.6	-14.9	750.7
Tier 1 capital	3,381.8	3,396.7	-15.0	752.3
Total capital	3,910.7	3,925.6	-14.9	769.9
Total risk exposure amount (RWA)	20,249.8	19,509.8	740.0	
Common Equity Tier 1 Ratio	14.8%	15.4%	-0.6 pp	3.7 pp
Tier 1 Ratio	16.7%	17.4%	-0.7 pp	3.7 pp
Total Capital Ratio	19.3%	20.1%	-0.8 pp	3.8 pp

As of 30 June 2026, the **Group's total capital ratio (TCR) stood at 19.3%**, reflecting a 0.8 pp decrease compared to the end of 2025 (mainly due to an increase in RWA of EUR 740.0 million and a capital decrease of EUR 14.9 million), and a **CET1 ratio of 14.8%**, both well above regulatory requirements.

RWA composition and density

Disciplined RWA management for a robust capital position

RWA structure (in EURm)



In 2026 (YtD), the **RWA for credit risk** increased by EUR 607.8 million, primarily due to portfolio growth in the corporate and retail segments, with a significant share of the loans being at least partially secured by real estate. RWA further increased due to higher surplus liquidity assets, driven by increases in EUR-denominated balances held with central banks in the Group's home markets, higher deposits with commercial banks, and additional purchases of sovereign debt securities.

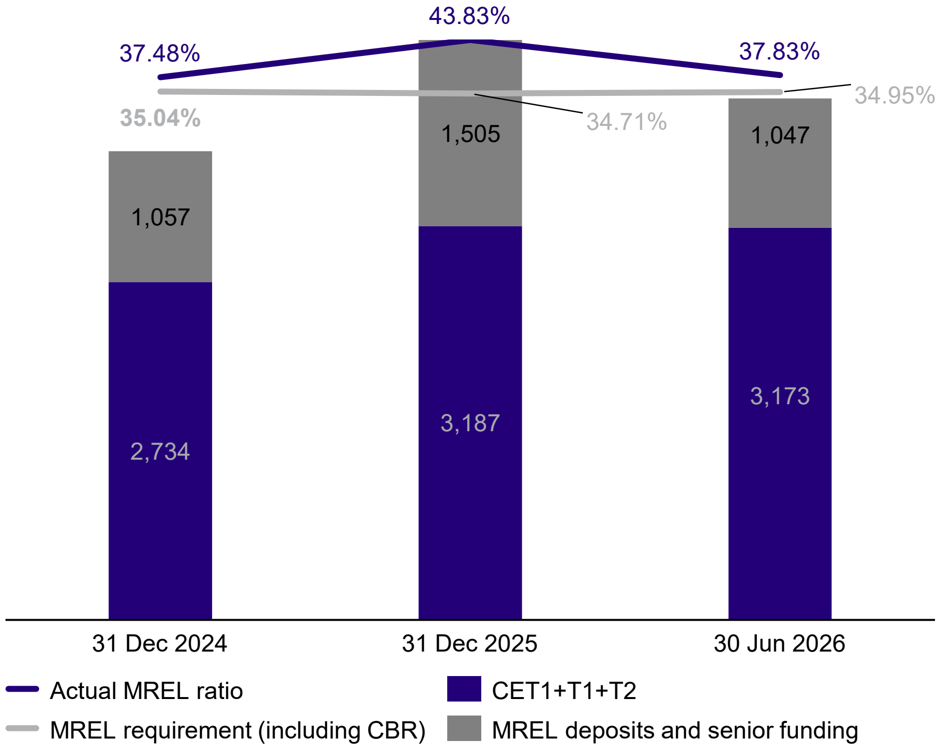
The increase in **RWAs for market risks and Credit Value Adjustments (CVA)** by EUR 134.5 million YtD was driven by a higher RWA for FX risk (EUR 129.9 million). This increase reflects more open positions in the domestic currencies of non-euro subsidiary banks.

Wholesale Funding

Aligning wholesale funding with NLB's multiple point of entry (MPE) resolution strategy

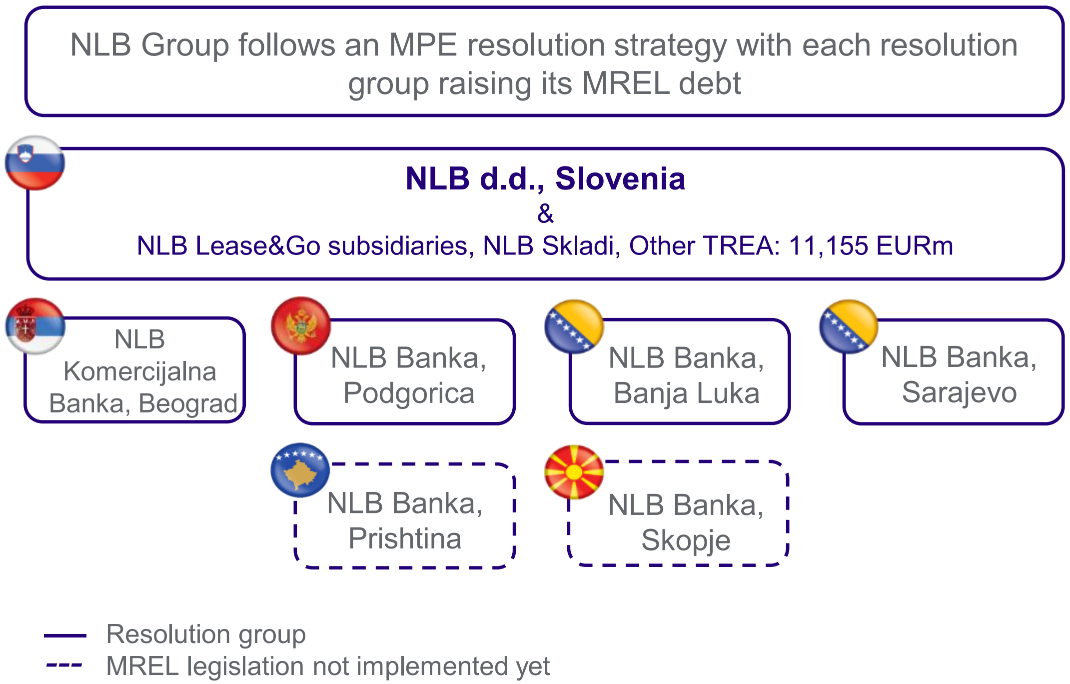
NLB's MREL position comfortably above the requirement

Evolution of MREL eligible funding, the MREL requirement and the actual MREL ratio *(in EURm, in %)*



As at 30 June 2026, the Group's MREL ratio was 37.83% of TREA and 20.92% of LRE, significantly above the applicable requirements of 30.15% of TREA plus applicable CBR of 4.80%, and 11.71% of LRE, respectively.

NLB Resolution Group



NLB Group follows an MPE resolution strategy with each resolution group raising its MREL debt.

NLB wholesale funding

Wholesale funding balancing MREL compliance with capital efficiency

Outstanding notes as at 30 June 2026:

Type of the notes	ISIN code	Issue Date	Maturity	First call date	Interest Rate	Nominal Value
Senior Preferred	XS2972971399	21 Jan 2025	21 Jan 2029	21 Jan 2028	3.500% p.a.	EUR 500m
Senior Preferred	XS2825558328	29 May 2024	29 May 2030	29 May 2029	4.500% p.a.	EUR 500m
					Total SP:	**EUR 1,000m**
Tier 2	XS2750306511	24 Jan 2024	24 Jan 2034	24 Jan 2029	6.875% p.a.	EUR 300m
Tier 2	XS2413677464	28 Nov 2022	28 Nov 2032	28 Nov 2027	10.750% p.a.	EUR 225m
					Total T2:	**EUR 525m**
Additional Tier 1	XS3227899989	26 Nov 2025	Perpetual	26 Nov 2030	6.50% p.a.	EUR 300m
Additional Tier 1	SI0022104275	23 Sep 2022	Perpetual	between 23 Sep 2027 and 23 Mar 2028	9.721% p.a.	EUR 82m
					Total AT1:	**EUR 382m**
					Total outstanding:	**EUR 1,907m**

Ratings

Strong credit fundamentals supported by solid liquidity and stable outlooks

MOODY'S

Weighted Macro Profile	
Moderate +	
+	
Financial Profile	
Asset Risk	baa3
Capital	baa2
Profitability	baa1
Funding Structure	baa2
Liquid Resources	baa2
+	
Quantitative Factors	
GRE Support	0
Group Support	0
Sovereign Support	0
=	
BCA (Baseline Credit Assessment)	**baa2**
+	
Affiliate Support	**0**
=	
Adjusted BCA	**baa2**
+	
LGF (Loss Given Failure)	**+3**
Government Support	0
=	

Issuer Credit Rating Long-Term Outlook / Short-Term

A2 / Stable / P-1

S&P Global Ratings

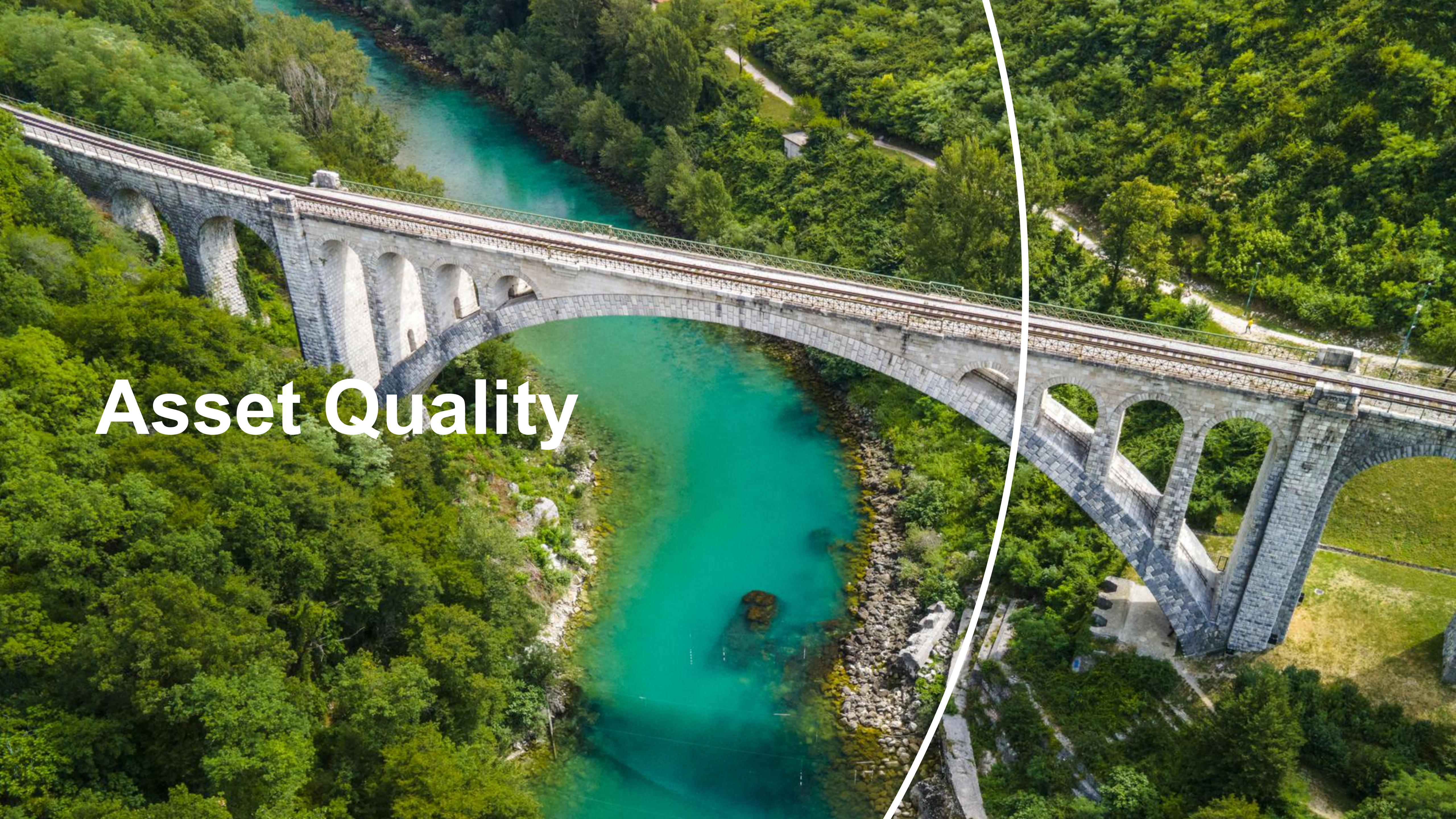
SACP – Stand Alone Credit Profile bbb		
Anchor		bbb-
Business Position	Adequate	0
Capital and earnings	Adequate	0
Risk position	Adequate	0
Funding and liquidity	Strong and Strong	0
CRA Adjustment		0

Support	**+1**
ALAC support	+1
GRE support	0
Group support	0
Sovereign support	0
+	
Additional factors	**0**
=	

Issuer Credit Rating Long-Term Outlook / Short-Term

BBB+ / Positive / A-2

Asset Quality

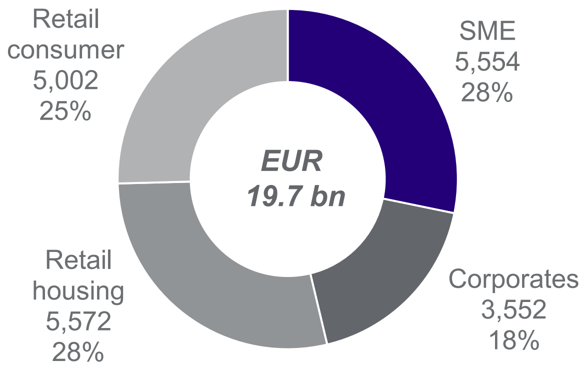


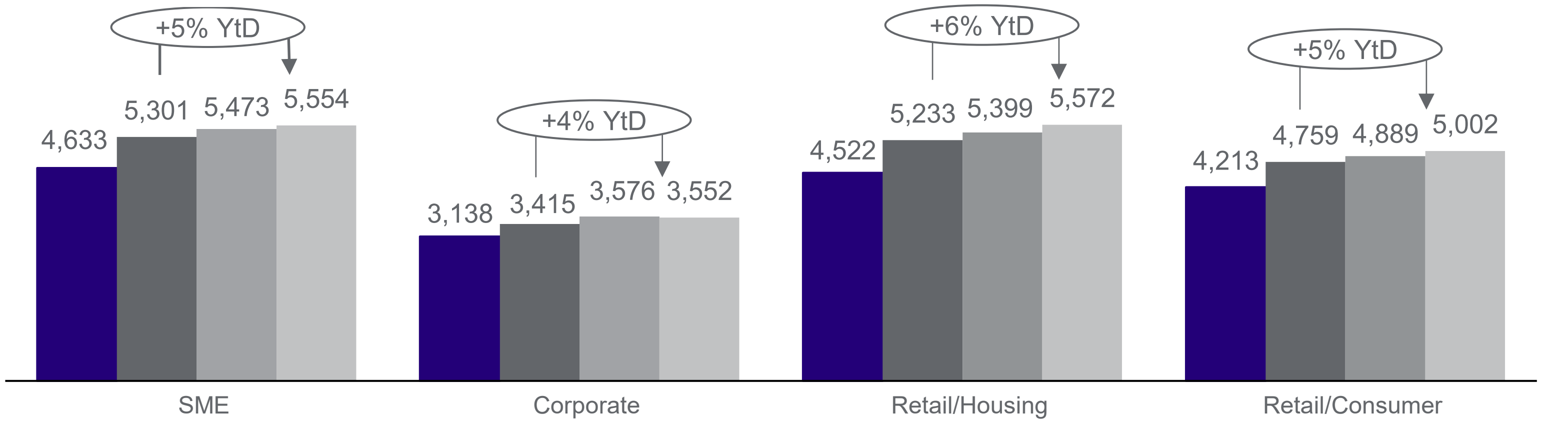
NLB Group credit portfolio

Diversified segment and geographic mix with continued growth across core markets

Corporate and retail credit portfolio by segment

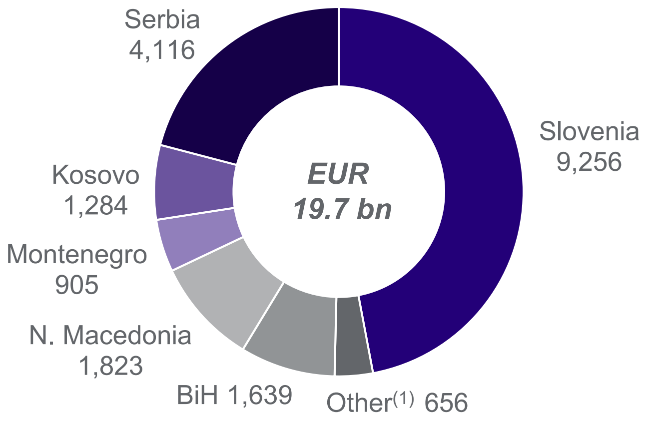
(Group, 30 Jun 2026, % and EURm)

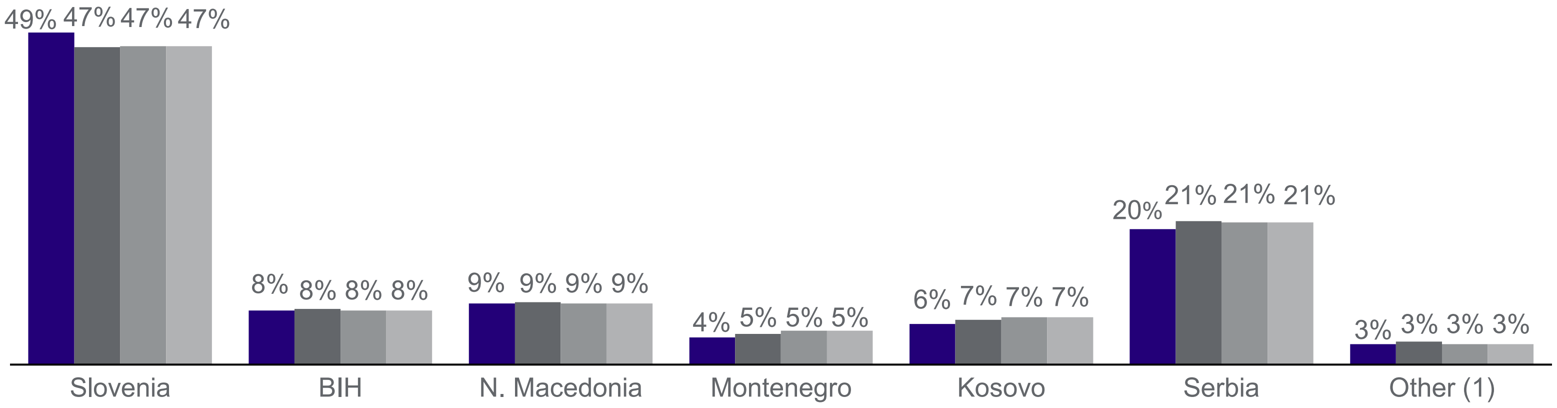




Corporate and retail credit portfolio by geography

(Group, 30 Jun 2026, % and EURm)





Source: Company information; Note: (1) The largest part represents EU members.

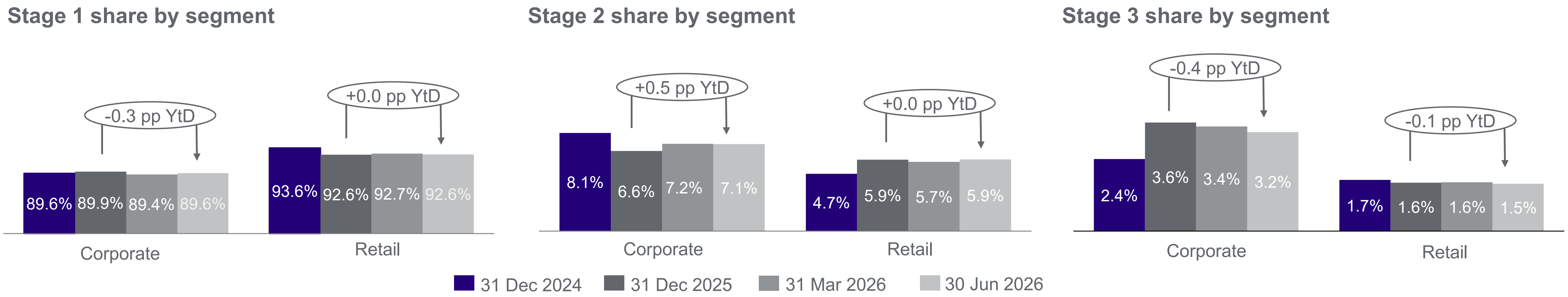
NLB Group provisioning dynamics

Stage distribution remains stable

Credit portfolio (1) by stages *(Group, 30 Jun 2026, in EURm)*

in EUR million

	Credit portfolio									Provisions and FV changes for credit portfolio					
	Stage1			Stage2			Stage3 & FVTPL			Stage1		Stage2		Stage3 & FVTPL	
	Credit portfolio	Share of Total	YTD change	Credit portfolio	Share of Total	YTD change	Credit portfolio	Share of Total	YTD change	Provision Volume	Provision Coverage	Provision Volume	Provision Coverage	Provisions & FV changes	Coverage with provisions and FV changes
Total NLB Group	**21,716.2**	**92.6%**	**57.3**	**1,272.9**	**5.4%**	**112.5**	**459.8**	**2.0%**	**-9.8**	**71.4**	**0.3%**	**89.0**	**7.0%**	**244.5**	**53.2%**
o/w Corporate	8,160.3	89.6%	328.2	649.9	7.1%	76.2	295.9	3.2%	-14.9	33.7	0.4%	37.8	5.8%	135.7	45.9%
o/w Retail	9,787.5	92.6%	539.3	621.9	5.9%	36.5	163.9	1.5%	5.1	35.7	0.4%	51.2	8.2%	108.9	66.4%
o/w State	3,352.4	100.0%	-759.1	0.0	0.0%	-1.2	0.0	0.0%	0.0	1.8	0.1%	0.0	29.0%	0.0	95.2%
o/w Institutions	416.1	99.8%	-51.1	1.0	0.2%	1.0	0.0	0.0%	0.0	0.1	0.0%	0.0	2.2%	0.0	100.0%



Note: (1) Credit portfolio also includes advances to banks and central banks; (2) State includes exposures to central banks.

NLB Group corporate portfolio

Highly diversified corporate portfolio with no significant concentration in any specific industry

Corporate credit portfolio *(Group, 30 Jun 2026)*

Credit porfolio				in EUR millions
	NLB Group	%	Δ 2Q 2026	Δ YtD 2026
Accommodation and food service activities	338.7	4%	5.6	16.5
Administrative and support service activities	203.1	2%	24.9	29.0
Agriculture, forestry and fishing	459.3	5%	13.7	18.5
Arts, sports and recreation	20.1	0%	-0.7	-1.5
Construction	826.7	9%	30.9	62.6
Education	26.1	0%	-2.0	-2.2
Electricity, gas, steam and air conditioning supply	673.7	7%	-0.2	50.8
Financial and insurance activities	271.6	3%	-21.4	-23.6
Human health and social w ork activities	80.2	1%	15.3	16.8
Manufacturing	2,063.3	23%	-32.2	13.4
Mining and quarrying	36.2	0%	-3.0	-2.9
Professional, scientific and technical activities	452.4	5%	20.9	33.5
Public administration and defence, compulsory social security	293.5	3%	14.6	25.5
Publishing, broadcasting, and content production and distribution activities	18.5	0%	0.0	1.4
Real estate activities	571.6	6%	-24.0	-30.4
Other service activities	71.3	1%	5.9	8.2
Telecommunication, computer programming, consulting, computing infrastructure and other information service activities	172.9	2%	-35.3	-38.7
Transportation and storage	604.1	7%	-5.8	1.4
Water supply, sew erage, w aste management and remediation activities	73.3	1%	-0.6	1.7
Wholesale and retail trade	1,849.4	20%	48.3	208.6
Other	0.0	0%	-0.1	0.0
Total Corporate sector	**9,106.1**	**100%**	**55.0**	**388.6**

Credit porfolio				in EUR millions
Main manufacturing activities	**NLB Group**	**%**	**Δ 2Q 2026**	**Δ 2026**
Manufacture of food products	534.7	6%	-14.1	-5.3
Manufacture of basic metals	253.2	3%	-1.6	10.8
Manufacture of fabricated metal products, except machinery and equipment	195.2	2%	-1.6	-6.4
Manufacture of other non-metallic mineral products	115.2	1%	-2.6	0.7
Manufacture of electrical equipment	102.8	1%	-7.9	-13.2
Manufacture of chemicals and chemical products	100.1	1%	0.8	9.3
Manufacture of motor vehicles, trailers and semi-trailers	87.2	1%	-7.0	-5.8
Manufacture of machinery and equipment n.e.c.	85.9	1%	-2.9	-2.5
Manufacture of basic pharmaceutical products and pharmaceutical preparations	79.8	1%	4.3	3.6
Manufacture of rubber and plastic products	75.5	1%	0.4	0.6
Manufacture of w ood and of products of w ood and cork, except furniture, manufacture of articles of straw and plaiting materials	62.8	1%	4.2	3.2
Manufacture of w earing apparel	55.8	1%	5.9	16.7
Manufacture of furniture	45.1	0%	-4.1	-3.0
Other manufacturing activities	270.1	3%	-5.9	4.5
Total manufacturing activities	**2,063.3**	**23%**	**-32.2**	**13.4**

- Corporate loan portfolio growth in H1 2026 was supported by lending activity, concentrated in wholesale and retail trade, renewable energy projects and construction.
- Credit portfolio remains well diversified. Industries with largest exposures include a broad range of diverse activities.

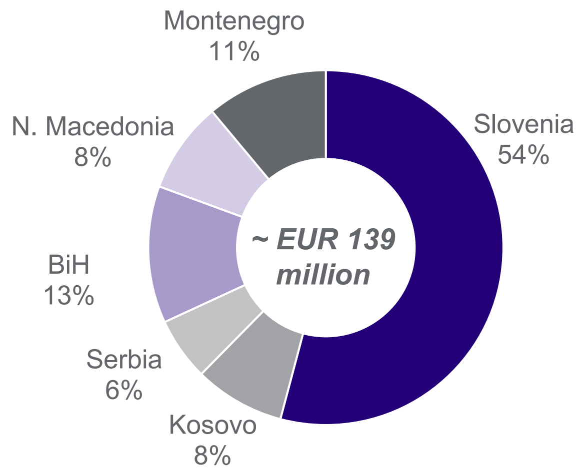
Source: Company information

Exposure to automotive industry

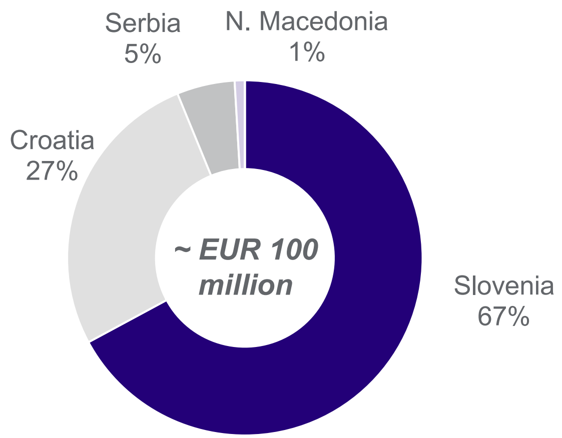
Automotive industry accounts for only 4% of the Group’s corporate portfolio

Corporate credit portfolio *(Group, 30 Jun 2026)*

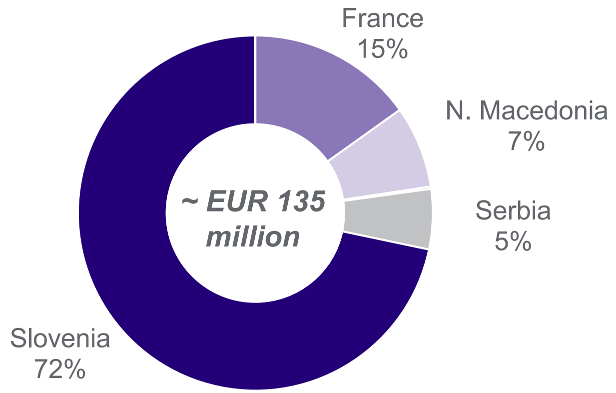
Car Sales & maintenance in NLB-G Banks



Car Sales & maintenance in NLB-G leasing companies



Manufacturing of car components in NLB Group



- In 1H 2026, new lending to automotive companies remained limited. Exposure to the automotive industry remains low, as manufacturing of car components accounts for 1.5% and car sales, including maintenance, represent 2.6% of the corporate portfolio.

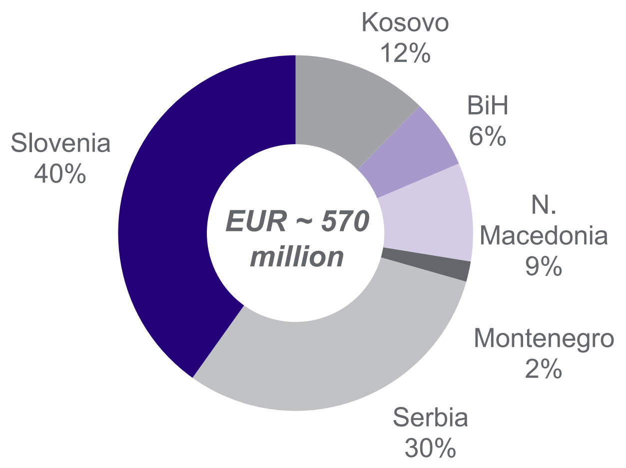
Source: Company information

Real-Estate financing and specialised lending

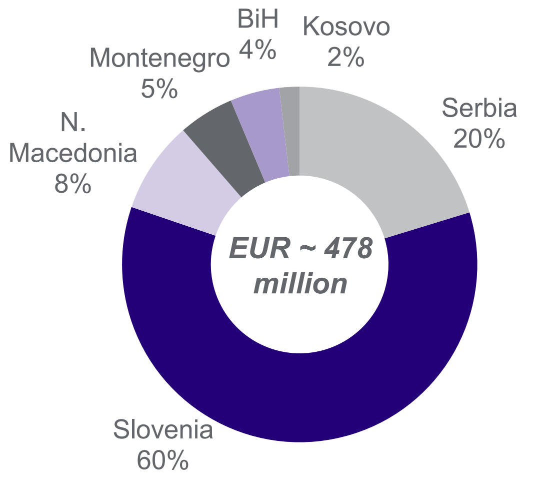
Limited, well-controlled portfolio with ongoing oversight

Corporate credit portfolio *(Group, 30 Jun 2026)*

RE in construction

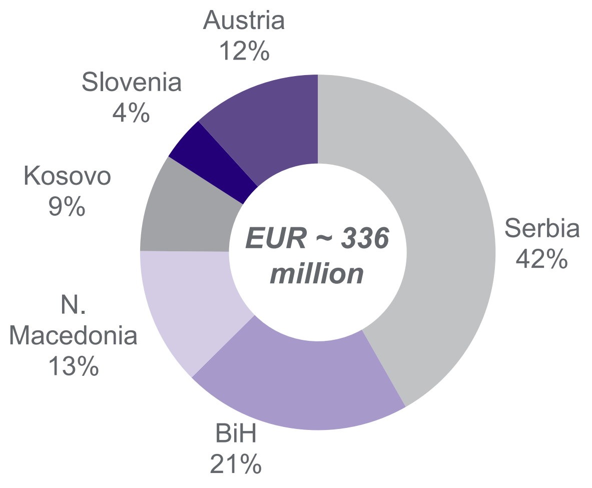


Finished RE - for rent or sale



Of which EUR 41 m for sale

Specialised lending



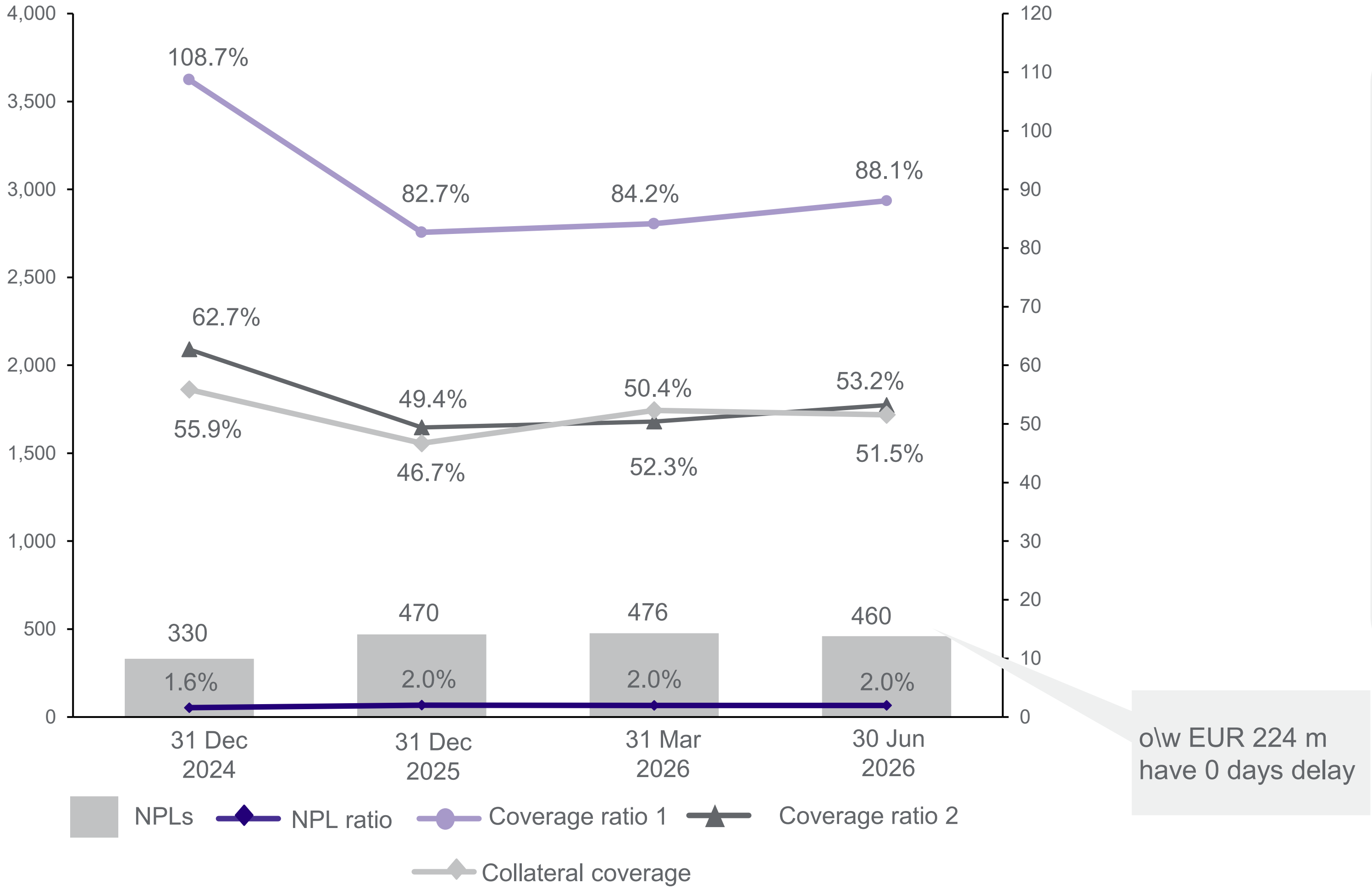
- The Bank is carefully selecting RE projects focusing on prime locations and experienced developers. Projects are carefully monitored throughout each construction phase, and no material disruptions have been identified.
- During the 1H 2026, exposure to the real estate in construction increased due to new financing of construction projects, primarily residential real estate developments in Slovenia, Serbia and Kosovo. The increase in the specialised lending portfolio in 2026 was primarily driven by the financing of projects related to green energy production.

*Notes: **RE in construction** includes land for construction purposes, construction of residential and commercial real estate for sale and rent, **Finished RE for rent or sale** includes rented residential and commercial real estate and residential and commercial real estate for sale, **Specialised lending** includes financing of projects (not related to real-estate), objects or commodities.*

NPL and coverage ratios

Stable NPL and increasing coverage ratios

Gross NPL ratio within the planned framework *(Group, EURm)*



In the first half of 2026 **trends in the quality of the credit portfolio remained stable.** The non-performing loan (NPL) ratio remained unchanged, with a modest increase in coverage through provisions.

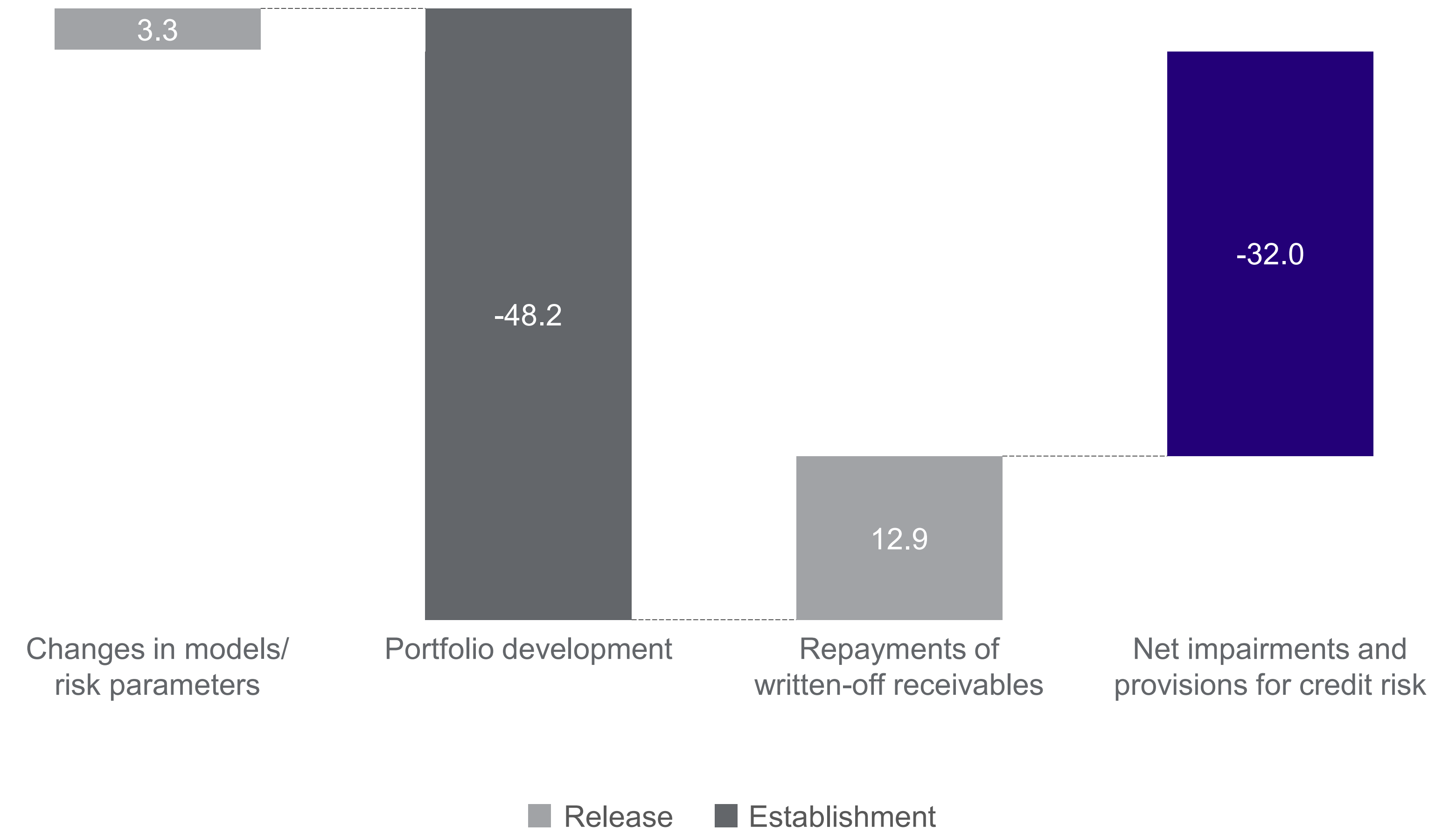
As of June 30, 2026, the **NPL** and **NPE ratios** stood at 2.0% and 1.3%, respectively. A slight improvement in **coverage ratios** (CR1: 88.1%; CR2: 53.2%) occurred after the slight drop at YE 2025. The Group's NPL coverage remained robust, exceeding the EBA's reported EU-bank average of 41.3% (as of Q1 2026).

Notes: (1) Cash coverage is calculated including both individual and pool provisions and represents Coverage ratio 1. NPL specific provisions represent Coverage ratio 2.

Impairments and provisions for credit risk

Cost of risk at 32 bps at the lower end of guidance

Cumulative net new impairments and provisions for credit risk
(1-6 2026, in EUR million)



In 1H 2026, the Group established net impairments and provisions of EUR 32.0 million:

- primarily driven by lending growth and limited credit migration;
- this was partially offset by EUR 12.9 million in recoveries from written-off receivables;
- update of risk parameters and model changes contributed to a release of EUR 3.3 million.

Consequently, the Cost of Risk for 1H 2026 stood at 32 bps (annualized).

ESG

Sustainability

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.

ESG Ratings Overview

13.7
Sustainalytics ESG Risk

59
S&P Global ESG Score

B
CDP Rating

Rating Scales Overview

Sustainalytics*	Severe	High	Medium	Low	Negl			
S&P **Global**	0	20	40	59	80	100		
CDP	D-	D	C-	C	B-	B	A-	A

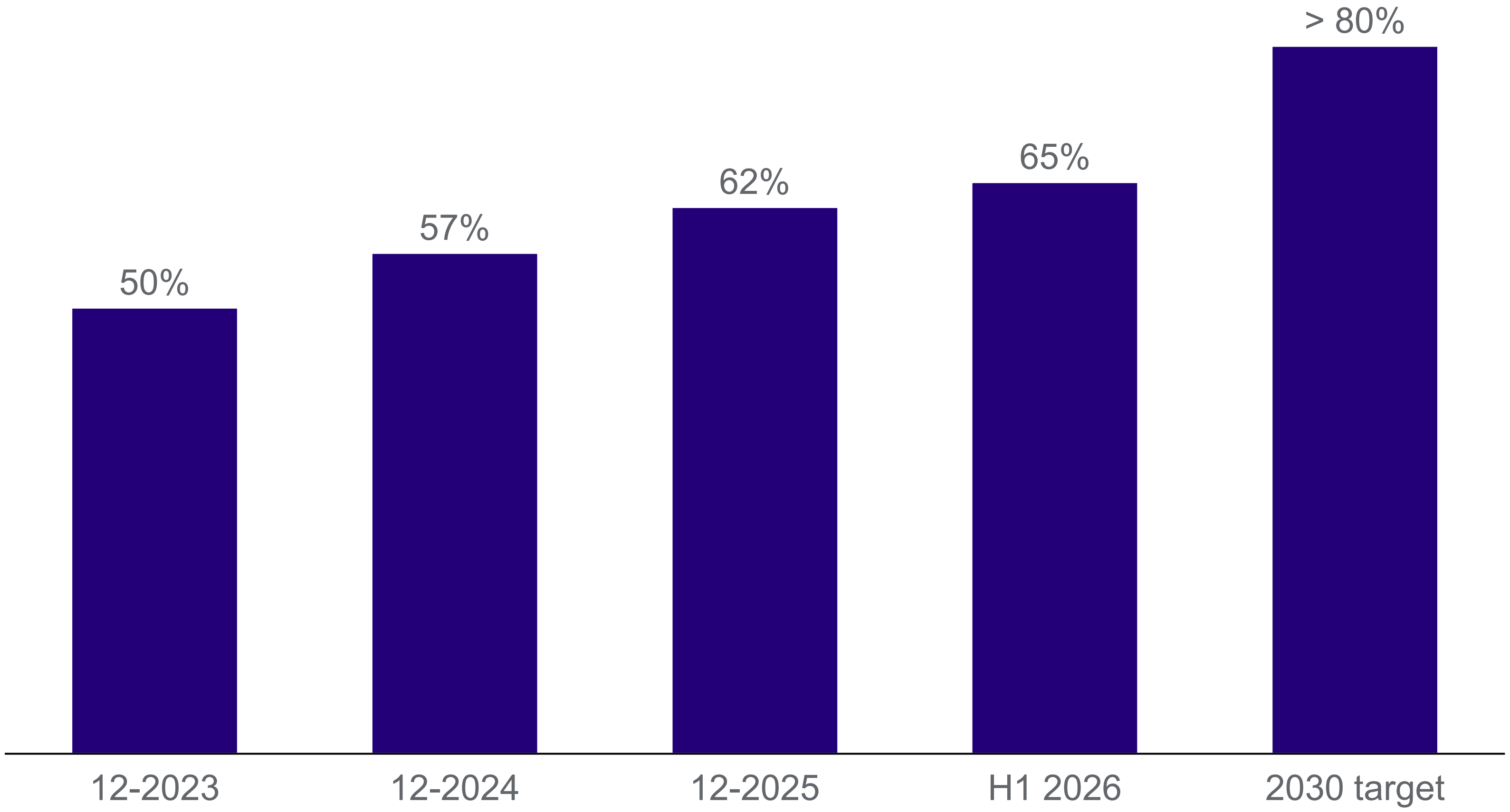
Scale from worst (left) to best (right). Highlighted box indicates current positioning.

**Evaluation for year 2025 in the process at the time of preparation of this presentation.*

Digital

Accelerating our digitalisation is the core of our 2030 strategy, customer digitalisation is on track towards our 2030 target

Digital penetration in %



+13.4%

Digital engagement [(1)] YoY (retail)

+8.1%

Digital sales [(2)] YoY (retail)

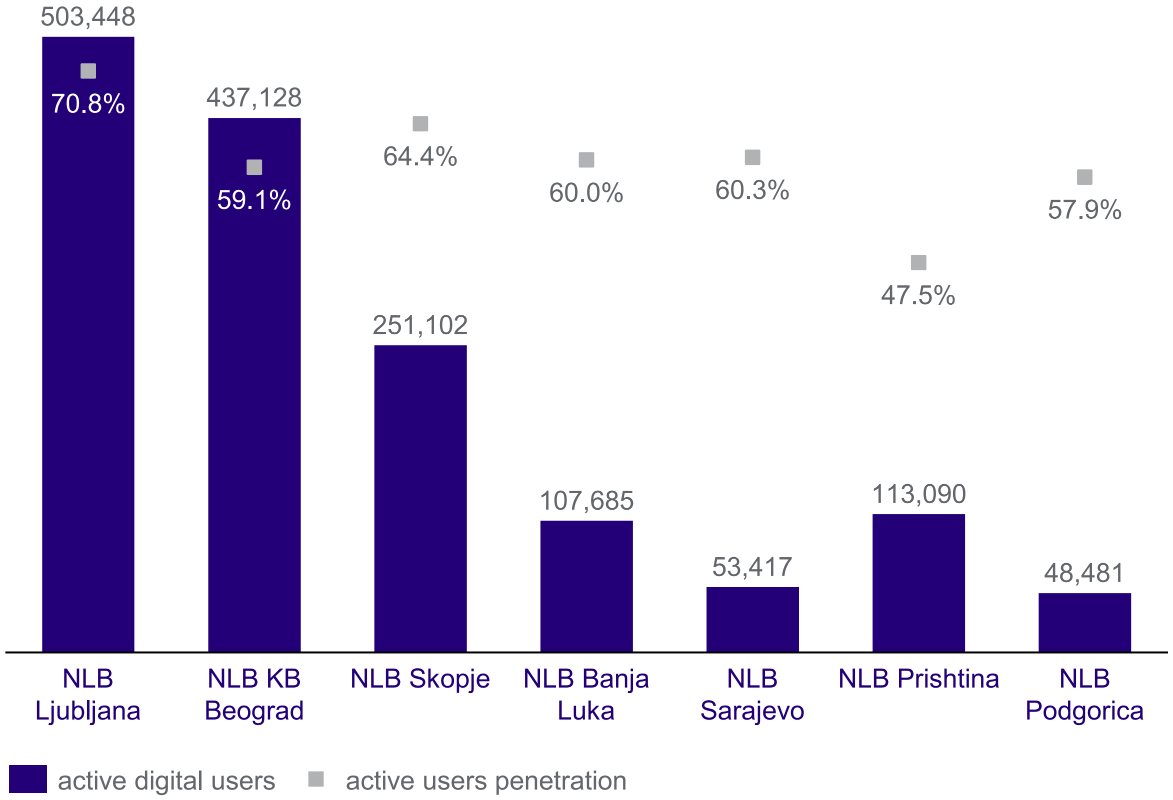
(1) Digital engagement - # monthly logins of active digital user

(2) All banks included in calculation, with digital sales available in 4 banks only

Digitalisation

Accelerating digital transformation and service-oriented growth

Group # active digital users and penetration (1) *(in 000)*



NLB d.d. sustained its leadership position in Slovenia's digital banking market with NLB Klik, recognized for its outstanding user experience and advanced functionalities. The end-to-end digital availability of everyday banking products continues to accelerate digital adoption, with digital sales exceeding 40% for selected products.

Across the NLB Group, digital sales capabilities are gaining momentum, with key products already available in Skopje, Prishtina, and Belgrade, supported by growing digital penetration and higher customer engagement.

The Group continues to expand its digital ecosystem through mobile-first, AI-enabled onboarding, authentication, and analytics solutions, while advancing a comprehensive transformation of digital banking services for SME and micro business customers.

More than 1.9 million digital users in the Group as at 30 June 2026, o/w almost 70% are active users.

(1) Share of active digital user in # of clients with active transactional account.

Ongoing transformation is clearly structured towards improving customer experience and improve financial bottom line

2025 deliverables and 2026 priorities

Reducing friction

Digital payments

- ApplePay roll-out
- SEPA Instant payment in roll-out

Digital retail onboarding

- Early ’26: mobile-first, biometric-based onboarding in Slovenia

Digital authentication

- Early ’26: simplified login, activation and reactivation and enhanced security

Digital legal entity onboarding

- Coming: self service model offering with continuous improvement in 2026

Improving stickiness

App improvements

- Upgraded NLB Klik, Klik Pro
- ‘26: relaunch in Serbia and across group

Private banking app

- Targeted launch towards growth segment

Virtual assistant

- Launch across group
- `26: further upgrades, incl. internal AI-based assistants planned

24/7 call centers

- Positioned as unique value proposition across markets
- Launched in Slovenia and in roll-out across group

Easing sales

Digital card issuance

- Card delivery in real-time across group

Digital factoring

- Faster payouts and no manual data entry

Digital trading

- Launch of digital trading app
- Introduction of individual investment accounts in Slovenia and Klik-integration

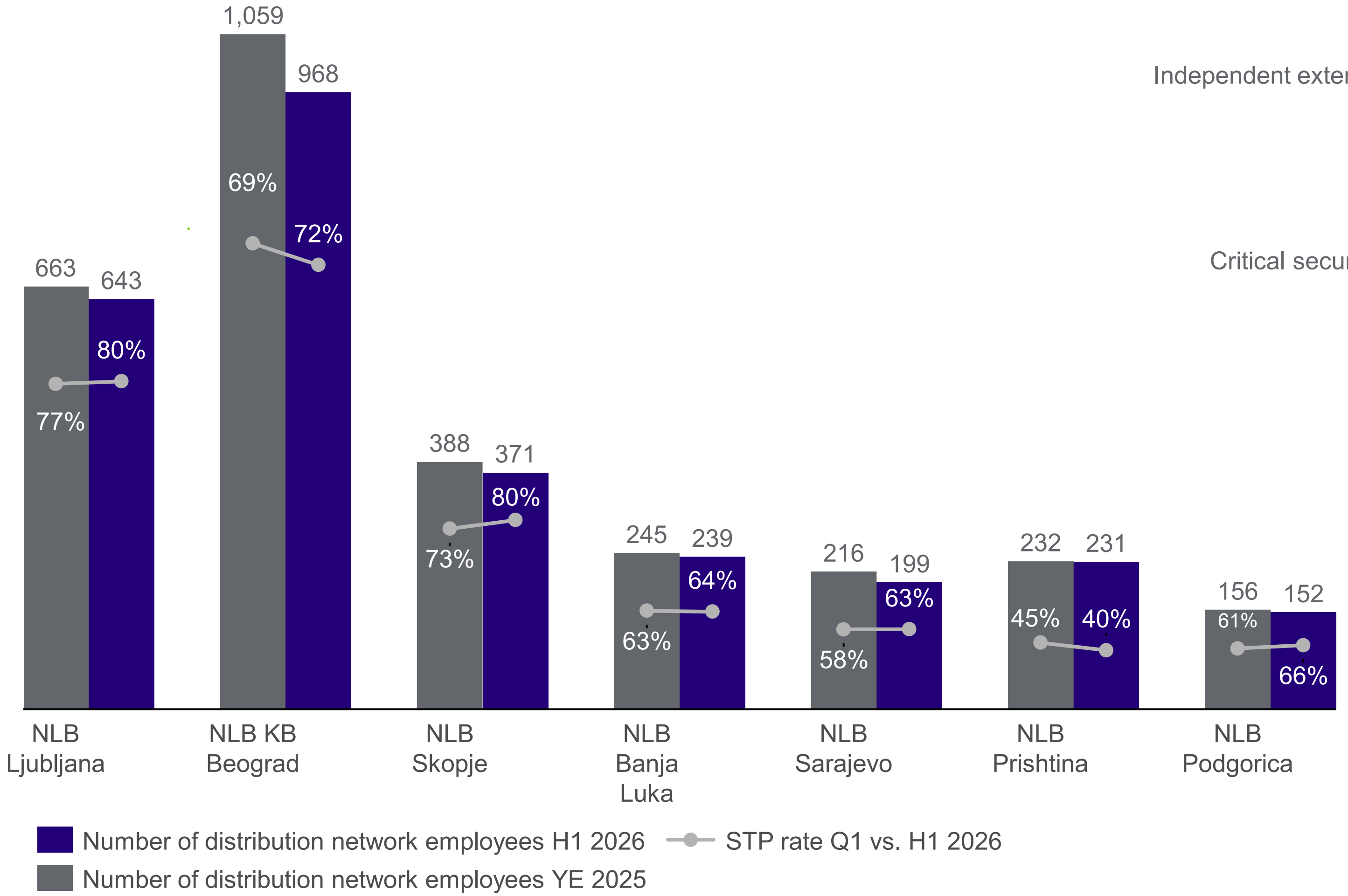
Straight through consumer finance

- Upgraded processes with >80% STP rate in Slovenia (and 95% 2030 target across group)

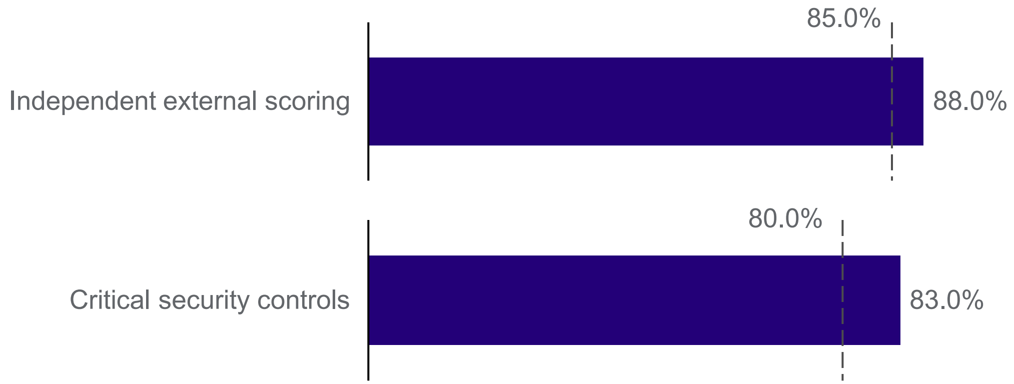
Digital, simple, and safe: achieving balanced technological evolution

Digital-first lending powered by strong technology resilience and robust regulatory compliance

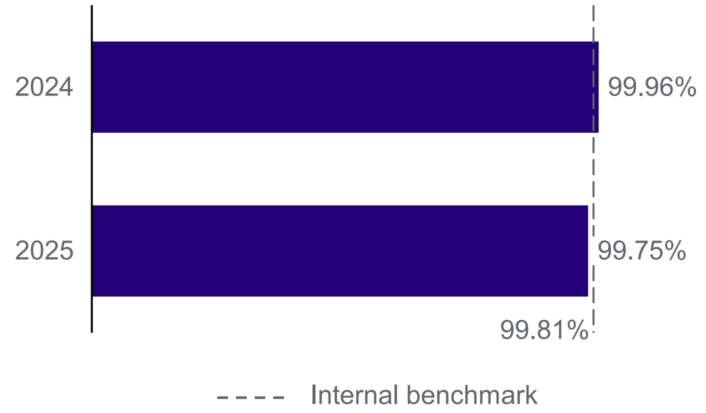
Straight through process-consumer lending



Average CISO score (target >80)



Channel availability



We are completely transforming our technology by 2030 with numerous key achievements in 2025

Area	Key shifts by 2030
1 | Operating Model	Continued **investments** aligning with **European best-practice** **Technology in cross-functional agile teams**, owning products & journeys end-to-end
2 | Architecture & Group Delivery	**Group solutions** as an **enabler** for digital transformation Move to **modern microservices[1] architecture** along product journey logic
3 | People & Talent	**Skill profiles & recruiting experience** similar to Tech companies Incorporating vendors in **cross-functional delivery model**
4 | Data & (Gen)AI	**Value-backed use case roadmap** aligned across organization **Holistic data & (Gen)AI operating model** enabling cross-functional delivery and (Gen)AI ready data architecture
5 | Infrastructure & Cloud	**Cloud adoption** to unlock efficiency through automation with multi-/hybrid set up **Infrastructure and IT Ops centralization** to achieve cost efficiency

Shareholder Information

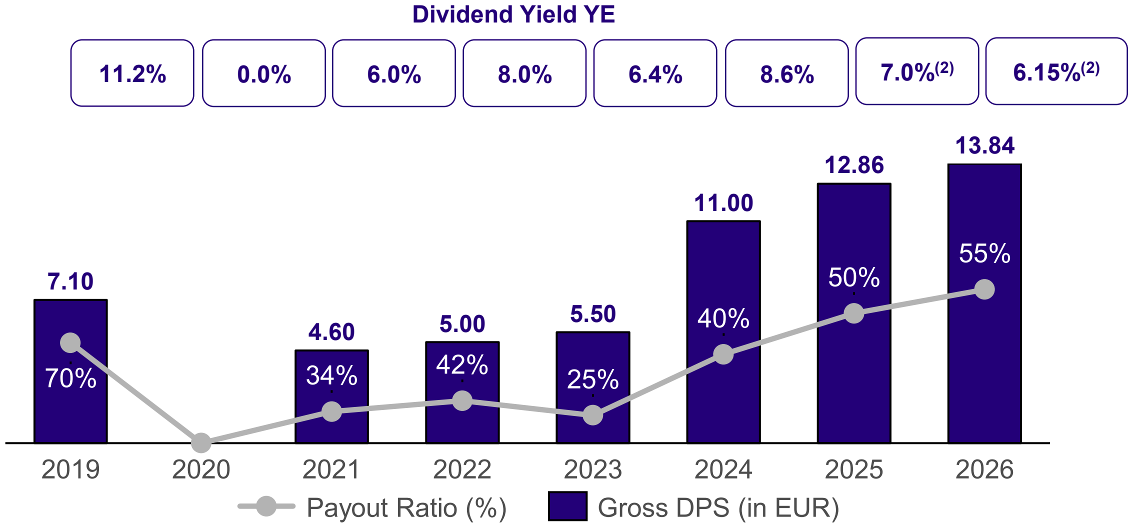
Delivering strong shareholder returns

Consistent dividend growth and robust market performance

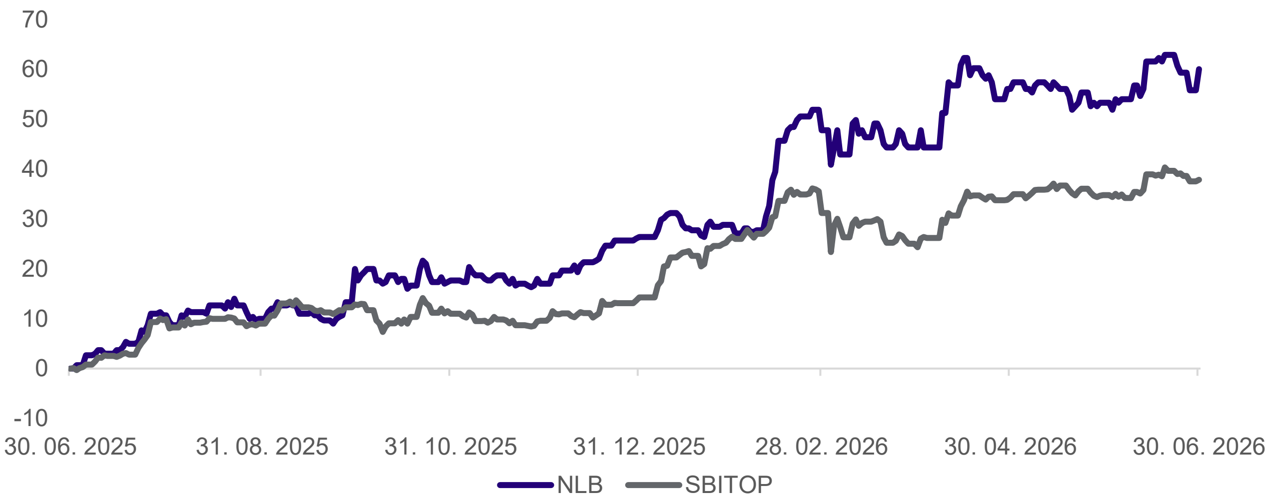
Listings		
Ljubljana Stock Exchange	Ordinary Shares	NLBR
London Stock Exchange	GDRs[1]	NLB

Share Information (30 June 2026)	EUR
Number of Shares	20,000,000
Market Capitalization	4,500 million
Earnings per Share (TTM)	24.0
Price to Earnings (TTM)	9.3
Book Value per Share	174.8
Dividend Yield	6.15%[2]

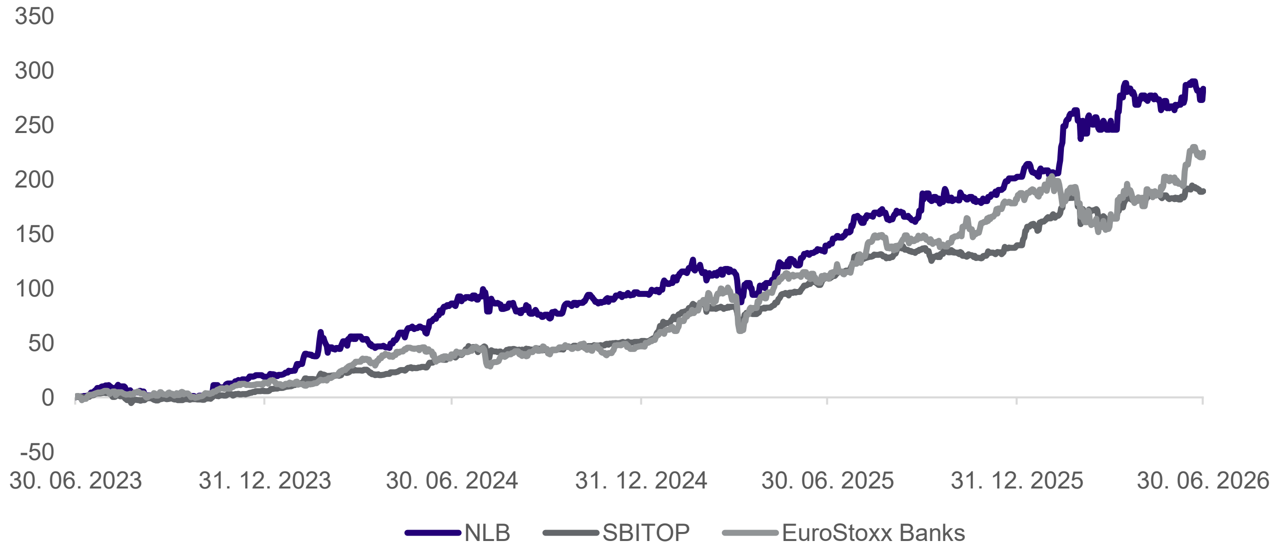
Dividend Policy



Total return of NLBR and SBITOP *(1Y performance, in %)*



Total return of NLBR, SBITOP and Eurostoxx Banks *(3Y period, in %)*



Note: (1): Global Depositary Receipts (5 GDRs = 1 Ordinary Share). Note: (2) Based on 30.6.2026 closing share price and 2026 dividend guidance.

Management board remuneration

Management board goals aligned with long-term stability and shareholder interests

Fixed remuneration

- Reflects professional experience, responsibilities and duties
- Based on benchmarking against comparable regional banks

STI

- 50% financial goals of NLB Group
- 30% business goals for each MB member
- 20% individual goals
- max 9 salaries

LTI

- 50% relative total shareholder return
- 50% long-term sustainable goals
- max 3 salaries

	Nº of instruments as at 30/6/26 (from 2019 on)	Nº of shares held as at 30/6/26	Nº of shares & share-like instruments as at 30/6/26
Blaž Brodnjak	9,522	1,939	11,461
Archibald Kremser	8,884	991	9,875
Andreas P. Burkhardt	8,347	1000	9,347
Andrej Lasič	4,807	560	5,367
Antonio Argir	4,967	1180	6,147
Hedvika Usenik	4,714	650	5,364
Reinhard Holl	690	403	1,093

Governance: The Supervisory Board defines Management Board targets to ensure long-term stability and sustainable growth.

Shareholder Alignment: Metrics are strictly calibrated with long-term shareholder value creation.

Structure: Variable compensation (STI & LTI) follows a 50/50 split between cash and equity-linked instruments.

Equity Link: Instrument value is directly pegged to NLB d.d. share performance, ensuring management and investor interests are fully unified.

Notes: Different weights for goals set for CRO (RTSR 20%, long-term sustainable goals 20%, COR 60%)

Ancillary services

NLB Lease&Go: Building a Leading Regional Leasing Platform

Building the leading regional leasing platform: strong operational performance and expanded market reach

Table 1: Key financials of leasing activities within the NLB Group(i)

in EUR millions

	NLB Lease&Go, leasing, Ljubljana	Mobil Leasing, Zagreb	NLB Lease&Go Leasing Beograd	NLB Lease&Go Skopje	PRO FORMA(ii) Leasing Group
	on stand alone basis				
Income statement	1-6 2026				1-6 2026
Total net operating income	23.6	3.0	2.4	0.7	37.4
Total costs	-12.2	-2.2	-1.6	-0.6	-16.6
Result after tax	5.6	1.0	0.5	0.0	14.9
Balance sheet	30 Jun 2026				30 Jun 2026
Total assets	1,452.0	217.8	184.4	50.1	1,719.0
Gross loans to customers	1,345.6	211.2	174.2	45.8	1,591.4

Table 2: Pro forma look-through of key financial indicators on leasing activities in NLB Group(i)

	PRO FORMA(ii) Leasing Group
Key financial indicators	1-6 2026
ROE a.t.	14.7%
Interest margin	4.24%
CIR	44.4%
Cost of risk net (bps)	64

Since its establishment in 2020, NLB Lease&Go Ljubljana has expanded across the region through new entities in North Macedonia and Serbia, the acquisition of Summit Leasing Slovenija in 2024, and re-entry into Croatia via Mobil Leasing. Following the merger in July 2025, NLB Lease&Go serves over 100,000 clients through ~1,500 dealer touchpoints, confirming its leading position in the Slovenian leasing and POS consumer credit market. Leasing operations extend beyond Slovenia through three leasing companies operating in Croatia, Serbia and North Macedonia, where the presence is gradually expanding.

The pro forma consolidated profit after tax from leasing activities would be EUR 7.1 million; however, when including funding synergies, the contribution to the NLB Group result would amount to EUR 14.9 million.

(i) Operating lease is presented on a net basis: non-interest income and related costs are netted by the amount of amortisation.
(ii) Pro forma consolidation reflects the aggregated performance of leasing entities within the NLB Group, adjusted for intra-group exposures and funding synergies.

Asset management: Q2 2026 market leadership and AUM growth

NLB Group's distribution powerhouse excelled NLB Funds to market leading position in Slovenia, other markets to follow

AUM

EUR
4.4
bn

Net inflows

EUR
151
million in mutual funds

Clients

More than
105.000

Market share

43.3 %

Market position as of 30 June 2026

#1 NLB Skladi

#3 NLB Fondovi, Skopje

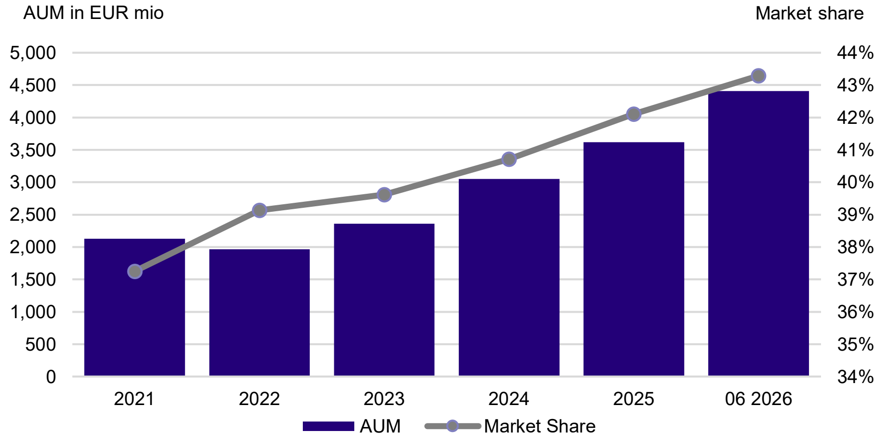
#4 NLB Fondovi, Beograd

Leading regional asset manager backed by NLB Group, combining scale, local expertise, and disciplined investing to capture long-term growth in Southeast Europe.

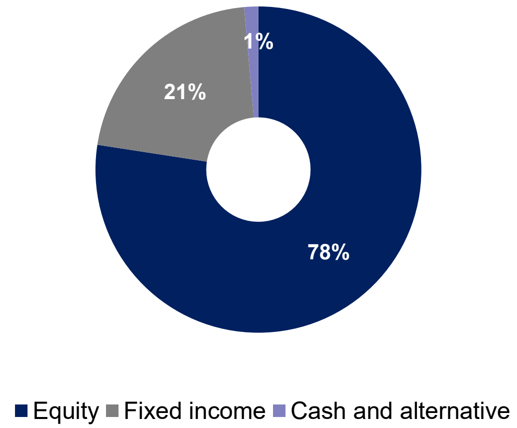
Market position in Slovenia

- 20 UCITS funds
- Individual discretionary portfolio management across multiple client mandates
- Alternative investment fund launched in 2025
- Real estate investment company (RIC) established in 2026

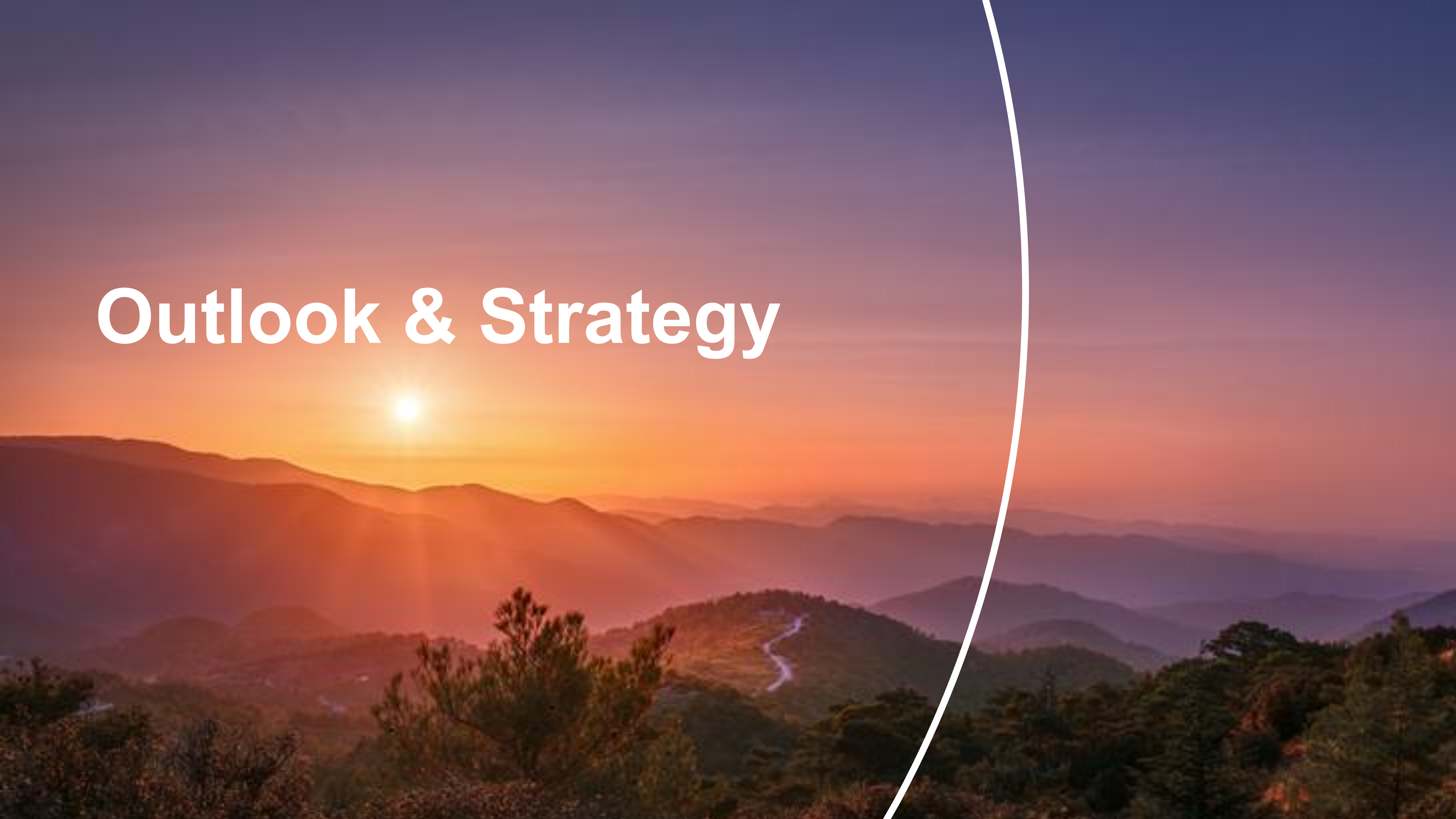
Consistent inflows and competitive performance driving AUM growth *(NLB Funds, 30 June 2026)*



Portfolio composition by asset type *(NLB Funds, 30 June 2026)*



Outlook & Strategy



Outlook - delivering sustainable growth while investing for the future

KPI	H1 2026 Delivery	Outlook for 2026	Outlook for 2027
Recurring income	EUR 656.6 million	> EUR 1,300 million	~ EUR 1,500 million
CIR	46.5%	Below 48%	Below 47%
Cost of risk	32 bps	30 - 50 bps	30 - 50 bps
Loan growth	5 %	High single-digit	High single-digit
Dividends	EUR 138.4 million (first tranche)	55% of the 2025 profit	50% - 60% of the 2026 profit
ROTE a.t. (i) **ROE a.t. normalised**(ii)	14.5 % 19.1 %	~ 15% ~ 20%	~ 15% ~ 20%
M&A potential	M&A capacity of up to EUR 4 billion RWA(iii)		

(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.
(iii) Assisted with the combination of capital from issuing AT1 notes and a temporary reduction of the dividend payments.

Our 2030 Strategy

The leading bank in SEE, delivering against international best-practices across customer and operating model

Retail

- Expand leading position as #1 universal retail bank in SEE
- Double-down on mortgage, bankassurance and consumer finance

Corporate & Investment Banking (CIB)

- Become #1 CIB franchise in SEE
- Be the innovation leader in transition finance and SME banking

Operating Model

- Push universal banking model into fully digital setup
- Adapt best-in-class technology, data and risk practices
- Continuously balance strength of group setup with local innovation and prudent risk management

Payments

- Accelerate cash transition across SEE
- Deepen customer stickiness/loyalty

>50	>2	>1
Assets in bn €	**Recurring revenues in bn €**	**Profit in bn €**

Our Strategy 2030: This implies a step change in performance across key dimensions

Strategic ambition		Impact ambition towards ... 2025	2030
Profitably scale across the SEE region	Recurring revenues	EUR 1,282 million	>EUR 2,000 million
	Recurring profits	~EUR 530 million	>EUR 1,000 million
	CIR	47.4%	Low 40's %
	RoTE	15.2%	>15% (1-2 pp. upside from strategic plays)
	Normalized RoE	20.5%	>20%
Delivery excellent returns to our shareholders	RTSR	55.1%	> Banking peergroup[1]
	Payout ratio	Towards 60%	Towards 60%
	P/B	1.1x	>1x
Safeguard NLB and the financial welfare of the broader economy	Tier 1 capital ratio	17.4%	~15%
	CET1 ratio	15.4%	>13%
	Cost of Risk	29 bps	30-50 bps
Excite our customers and employees	NPS	21 (11-44)[2]	>50 Market leader
	Employee engagement (eNPS)	29 (-19-60)[2]	>50 Market leader

Notes: 1. UniCredit, OTP, RBI (Raiffeisen Bank International), Erste Group, Intesa, Addiko. 2. NPS and eNPS are calculated as weighted average.

Appendices

Appendix 1: Business Performance

Appendix 2: Segment Analysis

Appendix 3: ESG Net-Zero

Appendix 4: Financial Statements

Appendix 1:

Business Performance

Key performance indicators of NLB Group

Strong performance and resilient growth

in EUR millions / % / bps

	1-6 2026	1-6 2025	Change YoY	Q2 2026	Q1 2026	Q2 2025	Change QoQ
Key Income Statement Data							
Net operating income	653.7	635.0	3%	341.9	311.8	324.6	10%
Net interest income	488.0	466.4	5%	247.3	240.6	232.5	3%
Net non-interest income	165.7	168.6	-2%	94.5	71.2	92.1	33%
Total costs	-303.8	-296.3	-3%	-155.9	-147.9	-152.5	-5%
Tax on balance sheet	-18.2	-16.3	-12%	-9.2	-9.0	-8.2	-1%
Result before impairments and provisions	331.7	322.4	3%	176.8	154.9	164.0	14%
Impairments and provisions	-32.4	2.5	-	-18.7	-13.6	14.7	-37%
Impairments and provisions for credit risk	-32.0	5.8	-	-19.1	-12.8	20.3	-49%
Other impairments and provisions	-0.4	-3.3	87%	0.4	-0.8	-5.6	-
Result after tax	252.4	274.4	-8%	133.1	119.3	148.5	12%

	1-6 2026	1-6 2025	Change YoY
Key Financial Indicators			
ROE a.t.	13.0%	16.4%	-3.4 pp
ROTE a.t.(i)	14.5%	17.5%	-3.0 pp
ROE a.t. normalized(ii)	19.1%	23.4%	-4.3 pp
ROA a.t.	1.6%	1.9%	-0.3 pp
Net interest margin (on interest bearing assets)	3.21%	3.40%	-0.19 pp
Operational business margin(iii)	4.45%	4.66%	-0.21 pp
Cost to income ratio (CIR)(iv)	46.5%	46.7%	-0.2 pp
Cost of risk net (bps)(v)	32	-4	36

In H1 2026, the NLB Group achieved a profit after tax of EUR 252.4 million, down 8% YoY due to net established impairments and provisions for credit risk and a weaker contribution from non-recurring items. The previous year benefited from higher one-off gains from real estate sales and resolved legal cases, as well as positive foreign-exchange and derivative valuation effects. Strong growth of net fees and commissions almost entirely offset YoY deterioration in non-recurring net non-interest income.

Notes:
(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. (iii) Operational business net income annualized / average assets. (iv) Tax on the balance sheet excluded from the calculation. (v) Credit impairments and provisions (annualized level) / average net loans to customers.

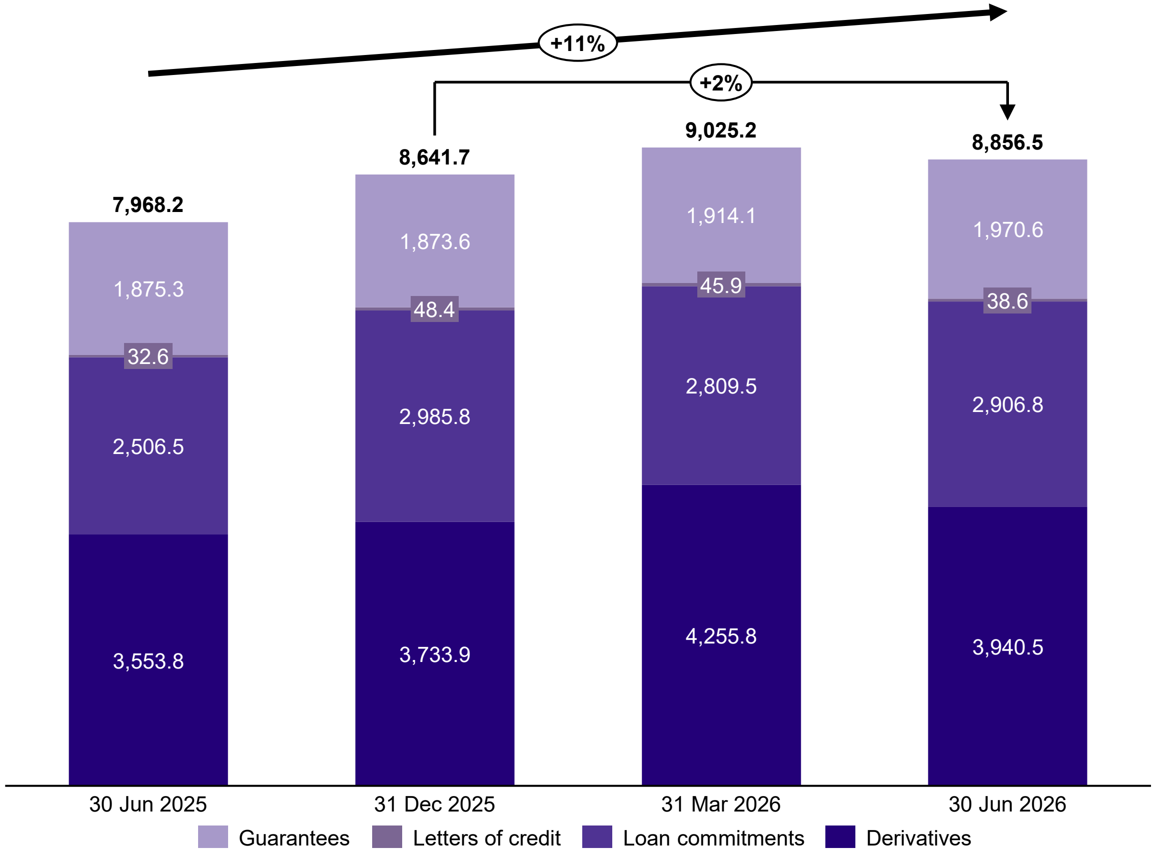
Key performance indicators of NLB Group

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD	Change YoY	Change QoQ
Key Financial Position Statement Data							
Total assets	31,852.5	32,270.8	31,474.8	29,573.0	1%	8%	-1%
Gross loans to customers	20,060.8	19,717.6	19,093.4	17,834.5	5%	12%	2%
Net loans to customers	19,654.0	19,317.0	18,705.5	17,481.5	5%	12%	2%
Deposits from customers	25,075.9	24,835.3	24,509.9	22,837.8	2%	10%	1%
Equity (without non-controlling interests)	3,895.1	3,883.7	3,781.6	3,386.2	3%	15%	0%
Other Key Financial Indicators							
LTD	78.4%	77.8%	76.3%	76.5%	2.1 pp	1.8 pp	0.6 pp
Common Equity Tier 1 Ratio	14.6%	14.8%	15.5%	15.1%	-0.8 pp	-0.5 pp	-0.2 pp
Tier 1 Ratio	16.5%	16.7%	17.4%	15.6%	-0.9 pp	0.9 pp	-0.2 pp
Total capital ratio	19.3%	19.4%	20.1%	18.4%	-0.8 pp	1.0 pp	0.0 pp
Total risk exposure amount (RWA)	20,249.8	20,163.9	19,509.8	18,608.2	4%	9%	0%
NPL volume	459.8	476.2	469.5	332.8	-2 %	38 %	-3 %
NPL coverage ratio 1	88.1%	84.2%	82.7%	106.4%	5.4 pp	-18.3 pp	3.9 pp
NPL coverage ratio 2	53.2%	50.4%	49.4%	61.8%	3.8 pp	-8.6 pp	2.8 pp
NPL ratio (internal def.)	2.0%	2.0%	2.0%	1.5%	-0.1 pp	0.4 pp	0.0 pp
Net NPL ratio (internal def.)	0.9%	1.0%	1.0%	0.6%	-0.1 pp	0.3 pp	-0.1 pp
NPL ratio (EBA def.)	2.3%	2.4%	2.4%	1.8%	-0.2 pp	0.4 pp	-0.1 pp
NPE ratio (EBA def.)	1.3%	1.4%	1.4%	1.0%	0.0 pp	0.3 pp	0.0 pp
Employees							
Number of employees	8,064	8,064	8,107	8,268	-43	-204	0

Off-balance sheet items

Expansion driven by issued securities hedging and customer-led derivative activity

Breakdown and evolution of off-balance sheet exposures *(in EUR million)*



The majority of NLB Group derivatives are concluded by NLB either for hedging of the banking book or for trading with customers.

Business with customers

Customers primarily use plain vanilla FX and interest rate derivatives to hedge their business exposures.

Hedging

The increase in derivatives during H1 2026 mainly reflected additional interest rate hedging aimed at stabilising NII and reducing the impact of valuation changes in the FVOCI securities portfolio on regulatory capital. The increase was partly offset in Q2 2026 by the maturity of the interest rate swap hedging the senior preferred bond following its early redemption in June.

NLB enters into interest rate swaps in accordance with fair value hedge accounting requirements. Micro and portfolio hedging strategies are applied to fixed-rate loan portfolios, the modelled core portion of sight deposits, issued bonds and debt securities held in the Bank's investment portfolio.

Appendix 2:

Segment Analysis

NLB Group key business segments

	Retail banking in Slovenia	Corporate and investment banking in Slovenia	Financial markets in Slovenia	Strategic foreign markets	Non-core members
	Retail **Micro** **NLB Skladi** **Bankart**[1] **NLB Lease&Go, leasing, Ljubljana** **(retail clients)**	**Corporate & Investment banking:** - Key corporates - SME corporates - Cross Border corporates - Investment banking and custody - Trade finance - Restructuring & workout **NLB Lease&Go, leasing, Ljubljana (corporate clients)**	**Treasury activities** **Trading with financial instruments** **Asset and liabilities management (ALM)** **NLB Lease&Go, leasing, Ljubljana** [5] **(ALM)**	**NLB Komercijalna Banka, Beograd** **NLB Banka, Skopje** **NLB Banka, Banja Luka** **NLB Banka, Sarajevo** **NLB Banka, Prishtina** **NLB Banka, Podgorica** **NLB DigIT, Beograd** **NLB Lease&Go Skopje** **NLB Lease&Go Leasing Beograd** **Mobil Leasing, Zagreb** **NLB Fondovi, Skopje** **NLB Fondovi, Beograd**	**LHB** **NLB Srbija** **NLB Crna Gora** **NLB Real Estate, Podgorica** **Entities in liquidation**
	• Largest retail banking group in Slovenia by loans and deposits • #1 in private banking and asset management • Focused on upgrading customer digital experience and satisfaction • Strong digital sales of daily banking product available E2E in NLB Klik, top solution on the marketIntroduction of Individual Investment Account • Introduction of Individual Investment Account	• Systemic and key player in corporate banking with focus on advisory and long-term strategic partnerships • Market leader in Investment Banking and Custody services • Regional know-how and experience in Corporate Finance and #1 lead organiser for syndicated loans in Slo • In Trade finance, it maintains a leading position and supports all major infrastructure projects in Slovenia and the region • Market leader at FX and interest rate hedges	• Maintaining stable funding base • Management of well diversified liquidity reserves • Managing interest rate positions with responsive pricing policy	• Leading SEE franchise with six subsidiary banks, two leasing companies, one IT service company and two investment fund companies • The only international banking group with exclusive focus on the SEE region	• Assets booked by non-core subsidiaries funded via NLB • Controlled wind-down of remaining assets, including collection of claims, liquidation of subsidiaries and sale of assets

(Jun 2026 in EUR millions)

	Retail banking in Slovenia	Corporate and investment banking in Slovenia	Financial markets in Slovenia	Strategic foreign markets	Non-core members
Pre-provision result	140.4	47.6	19.9	151.3	-2.5
Result b.t.	128.3	26.8	19.8	150.9	-0.2
Total assets [2]	5,634.7	4,299.9	6,672.7	14,711.5	19.8
% of total assets	18%	13%	21%	46%	0%
CIR[3]	42.4%	44.1%	/	50.3%	/
Cost of risk (bp)	52	93	/	1	/

Notes: (1) 46% minority stake; (2) Other activities 2%. Other activities include categories, whose operating results cannot be allocated to specific segments (including newly established tax on the balance sheet), as well as the NLB MUZA, Real Estate entities from 2024 (the latter were previously in the non-core segment), NLB Car&Go, Ljubljana, and newly established company NLB Skladi – Nepremičnine; *(3) Tax on the balance sheet excluded from the NLB Group calculation.*

Retail banking in Slovenia

in EUR millions consolidated

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ
Net interest income	172.8	169.4	3.4	2%	87.8	85.0	84.5	3%
Net interest income from Assets (i)	64.0	65.2	-1.2	-2%	30.7	33.3	33.6	-8%
o/w allocation of regulatory costs	-3.2	-4.5	1.4	30%	-1.6	-1.6	-2.3	-2%
Net interest income from Liabilities (i)	108.8	104.2	4.6	4%	57.1	51.7	50.9	11%
Net non-interest income	70.9	60.7	10.2	17%	44.5	26.4	34.2	68%
o/w Net fee and commission income	81.6	72.9	8.7	12%	42.2	39.4	36.0	7%
Total net operating income	**243.7**	**230.1**	**13.6**	**6%**	**132.3**	**111.4**	**118.7**	**19%**
Total costs	-103.3	-103.8	0.6	1%	-54.6	-48.7	-55.0	-12%
Result before impairments and provisions	**140.4**	**126.3**	**14.1**	**11%**	**77.7**	**62.7**	**63.7**	**24%**
Impairments and provisions	-13.3	-17.2	3.9	22%	-9.6	-3.7	-5.0	-162%
Share of profit from investments in associates and joint ventures	1.2	1.4	-0.2	-15%	0.7	0.5	0.9	46%
Result before tax	**128.3**	**110.5**	**17.8**	**16%**	**68.8**	**59.5**	**59.6**	**16%**

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ
Net loans to customers	5,488.7	5,370.4	5,232.2	4,952.7	256.5	5%	536.0	11%	2%
Gross loans to customers	5,595.1	5,472.6	5,331.4	5,054.2	263.7	5%	540.9	11%	2%
Housing loans	3,233.2	3,119.2	3,015.4	2,842.2	217.8	7%	391.0	14%	4%
Interest rate on housing loans (ii)	*2.99%*	*2.70%*	*2.84%*	*2.96%*	*0.15 pp*		*0.03 pp*		*0.29 pp*
Consumer loans	1,115.4	1,092.0	1,065.0	1,025.7	50.4	5%	89.6	9%	2%
Interest rate on consumer loans (ii)	*7.12%*	*8.00%*	*8.17%*	*8.24%*	*-1.05 pp*		*-1.12 pp*		*-0.88 pp*
NLB Lease&Go, leasing, Ljubljana	864.2	857.2	848.9	798.3	15.3	2%	65.9	8%	1 %
Other	382.3	404.2	402.1	388.0	-19.8	-5%	-5.6	-1%	-5%
Deposits from customers	11,007.8	10,704.4	10,710.1	10,264.2	297.7	3%	743.6	7%	3%
Interest rate on deposits (ii)	*0.26%*	*0.27%*	*0.33%*	*0.37%*	*-0.07 pp*		*-0.11 pp*		*-0.01 pp*
Non-performing loans (gross)	112.0	109.7	105.9	102.0	6.1	6%	10.0	10%	2%

	1-6 2026	1-6 2025	Change YoY
Cost of risk (in bps)	52	72	-20
CIR	42.4%	45.1%	-2.7 pp
Net interest margin (ii)	4.01%	4.33%	-0.32 pp

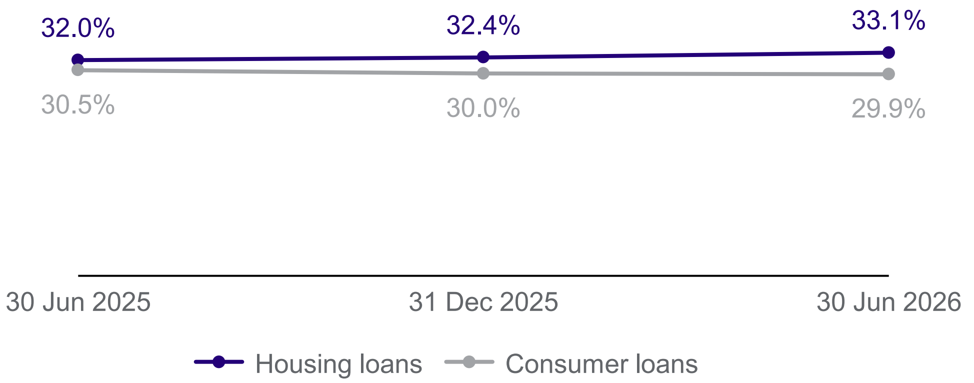
(i) Net interest income from assets and liabilities using Fund Transfer Pricing (FTP).
(ii) Net interest margin and Interest rates only for NLB. The segment's net interest margin is calculated as the ratio between annualised net interest income (i) and the sum of average interest-bearing assets and liabilities divided by 2.

- Market shares staying stable.
- Further YtD increase of the loan portfolio.
- High new loan production of housing loans.
- Increase in net fees and commissions, driven by asset management and bancassurance.
- Continued growth in digital sales through NLB Klik, supported by rising digital penetration.
- Enhanced digital customer experience across key products.
- NLB Klik, with more than half a million digital users, remains the leading mobile banking provider in the market.
- The digital ecosystem was further expanded by introducing investment, trading, and travel insurance services within NLB Klik.
- Establishment of the real estate company NLB Skladi – Nepremičnine.

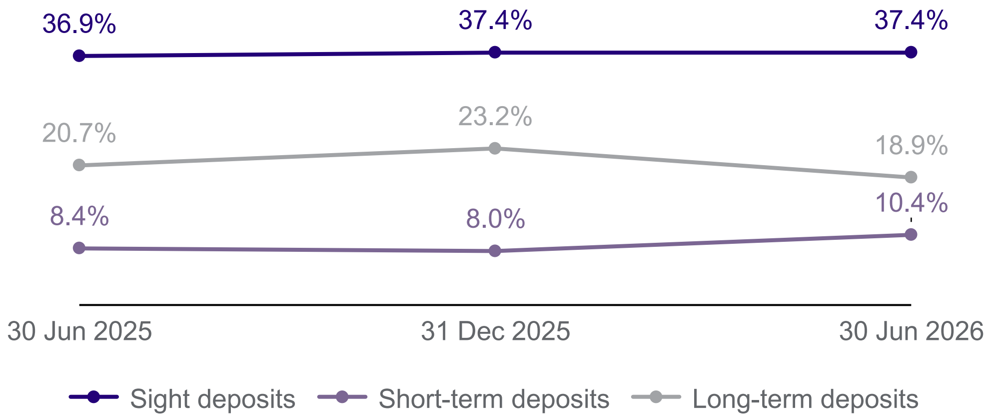
Retail banking in Slovenia

High and stable market shares across products

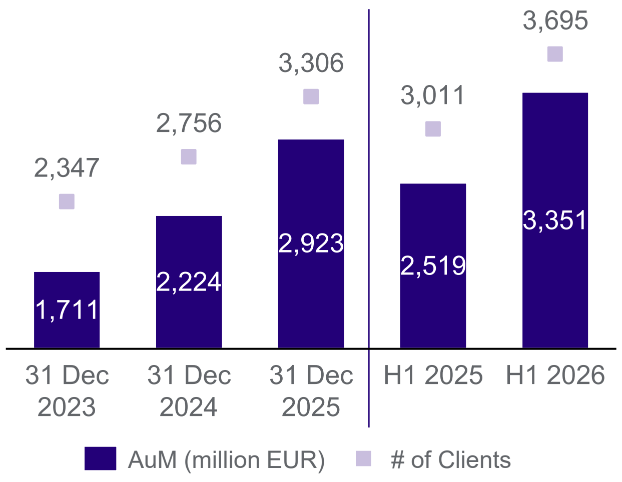
Market share of net loans to individuals [1]



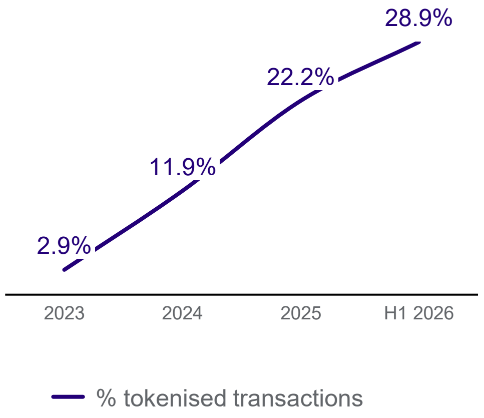
Market share of deposits from individuals



NLB Private banking



Tokenised transactions[2]



- The strong pace of new loan production continued in Q1 with over EUR 355 million or 12.8% YoY increase.
- Retail market share in lending increased YoY, as well in deposit taking.
- #1 player in Private Banking[1]
  - Keeping leading position with over EUR 3 billion of assets under management and over 3,000 clients.
- Strong performance of digital sales in NLB Klik underscores digital transformation.
- Cash transition driven by increasing adoption of Group mobile wallet solution NLB Pay and use of tokenised payments.

Source: Bank of Slovenia (retail loans and deposits), Company information, Slovenian Fund Management Association
Note: (1) Company information (2) Share of tokenised transactions in the total number of card transactions

Corporate and investment banking in Slovenia

in EUR millions consolidated

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ
Net interest income	60.6	56.3	4.4	8%	30.9	29.7	27.7	4%
Net interest income from Assets (i)	34.1	30.1	4.0	13%	17.2	17.0	15.0	1%
o/w allocation of regulatory costs	-4.0	-5.7	1.7	29%	-2.0	-2.0	-2.9	0%
Net interest income from Liabilities (i)	26.5	26.2	0.4	1%	13.7	12.8	12.7	8%
Net non-interest income	24.5	27.5	-3.0	-11%	12.1	12.4	14.8	-2%
o/w Net fee and commission income	21.2	20.0	1.1	6%	10.6	10.6	9.9	0%
Total net operating income	**85.1**	**83.8**	**1.3**	**2%**	**43.0**	**42.1**	**42.5**	**2%**
Total costs	-37.5	-37.6	0.1	0%	-17.9	-19.7	-20.0	9%
Result before impairments and provisions	**47.6**	**46.2**	**1.4**	**3%**	**25.2**	**22.4**	**22.6**	**12%**
Impairments and provisions	-20.8	6.4	-27.2	-	-17.7	-3.0	5.3	-
Result before tax	**26.8**	**52.6**	**-25.8**	**-49%**	**7.4**	**19.4**	**27.9**	**-62%**

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ
Net loans to customers	4,238.3	4,282.8	4,081.1	3,931.6	157.3	4%	306.8	8%	-1%
Gross loans to customers	4,348.6	4,378.1	4,172.8	3,998.4	175.8	4%	350.2	9%	-1%
Corporate	4,069.2	4,105.3	3,894.7	3,749.2	174.5	4%	320.1	9%	-1%
Key/SME/Cross Border Corporates	3,539.3	3,572.1	3,360.8	3,283.9	178.5	5%	255.4	8%	-1%
Interest rate on Key/SME/Cross Border Corporates loans (ii)	*3.80%*	*3.76%*	*3.97%*	*4.19%*	*-0.17 pp*		*-0.39 pp*		*0.04 pp*
Restructuring and Workout	235.6	249.9	250.7	168.8	-15.0	-6%	66.8	40%	-6%
NLB Lease&Go, leasing, Ljubljana	294.3	283.3	283.3	296.5	11.0	4%	-2.2	-1%	4%
State	278.2	271.4	277.0	248.4	1.2	0%	29.8	12%	3%
Interest rate on State loans (ii)	*3.46%*	*3.43%*	*3.68%*	*3.95%*	*-0.22 pp*		*-0.49 pp*		*0.03 pp*
Deposits from customers	2,479.5	2,797.9	2,665.6	2,412.8	-186.1	-7%	66.7	3%	-11%
Interest rate on deposits (ii)	*0.21%*	*0.22%*	*0.29%*	*0.33%*	*-0.08 pp*		*-0.12 pp*		*-0.01 pp*
Non-performing loans (gross)	207.2	216.2	215.3	76.6	-8.1	-4%	130.6	170%	-4%

	1-6 2026	1-6 2025	Change YoY
Cost of risk (in bps)	93	-33	126
CIR	44.1%	44.9%	-0.8 pp
Net interest margin (ii)	3.65%	3.80%	-0.14 pp

(i) Net interest income from assets and liabilities using FTP.

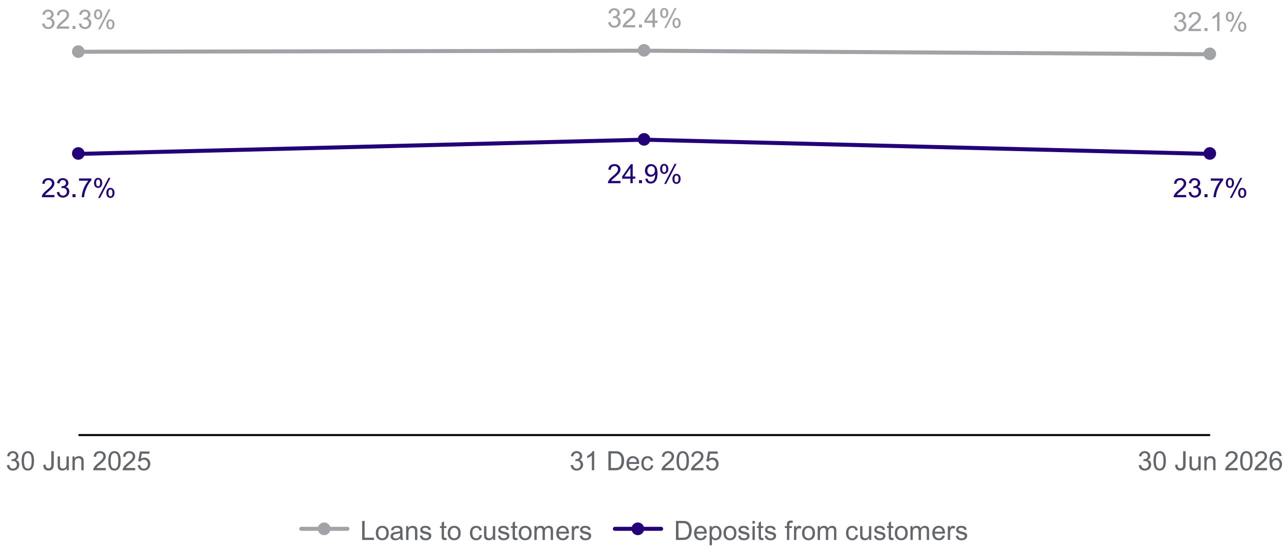
(ii) Net interest margin and Interest rates only for NLB. The segment's net interest margin is calculated as the ratio between annualised net interest income (i) and the sum of average interest-bearing assets and liabilities divided by 2.

- The Bank cooperates with more than 9.900 corporate clients, providing comprehensive and tailored financial solutions that support clients and the broader economy.
- The corporate loan portfolio continued to grow in Q2 2026. Compared to year-end 2025, gross corporate loans increased by 4%, or EUR 175 million.
- Net interest income increased by 8% YoY, supported by higher loan volumes despite lower interest rates. Deposit volumes also contributed positively to interest income from liabilities.
- As a systemically important banking group in Southeastern Europe, the Bank supports corporate clients in integrating ESG considerations into their financing structures and business decisions.
- The Bank engages with corporate clients across key sectors to address ESG-related risks and align with regulatory and market developments, while structuring financing solutions that support sustainable and resilient business models and contribute to maintaining a high-quality corporate portfolio.

Corporate and investment Banking in Slovenia

High market shares across products

Market share of Corporate Banking – *evolution and position on the market*



- **Trade finance** maintained a leading position in the region, serving client needs across traditional products, such as guarantees and letters of credit, as well as receivables and payables financing through all types of factoring.
- Performance remained strong, supported by a high market share, solid profitability, and stable growth in documentary business volumes and revenues, alongside a particularly strong increase in factoring transactions.
- The Bank continued to enhance its digital trade finance offering, including digital factoring solutions and an advanced front-end solution for guarantees.
- **Cross-border financing** remains stable, with a focus on green and sustainable projects in the home region, while also supporting key sectors such as telecommunications, energy, and real estate.
- The Bank remains among the leading Slovenian players in **custodian services** for both Slovenian and international clients.
- **Brokerage services** executed client buy-and-sell orders totalling EUR 867.6 million in H1 2026, while the Brokerage Department launched the Individual Investment Account (INR) service in accordance with Slovenian legislation (ZINR).
- The Bank remained active in **financial advisory**, including M&A, bond issuances, and capital market transactions. It acted as joint lead manager and distributor for the Republic of Slovenia retail bond issuance in the nominal amount of EUR 210 million, provided investment services related to the admission of Vzajemna's shares to the Ljubljana Stock Exchange and arranged syndicated facilities with new transactions amounting to EUR 547 million in H1 2026.

Financial markets in Slovenia

in EUR millions consolidated

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ
Net interest income	25.2	9.3	15.8	170%	12.8	12.3	4.5	4%
Net interest income w/o ALM(i)	22.5	15.0	7.5	50%	12.1	10.4	7.8	16%
ALM	2.7	-5.7	8.3	-	0.7	1.9	-3.2	-61%
o/w allocation of regulatory costs	18.3	19.7	-1.4	-7%	9.2	9.0	10.0	2%
Net non-interest income	0.7	4.7	-4.0	-85%	0.7	0.0	4.0	-
Total net operating income	**25.8**	**14.0**	**11.9**	**85%**	**13.5**	**12.3**	**8.6**	**10%**
Total costs	-5.9	-7.4	1.5	20%	-2.6	-3.3	-4.0	21%
Result before impairments and provisions	**19.9**	**6.6**	**13.3**	**-**	**10.9**	**9.0**	**4.6**	**21%**
Impairments and provisions	-0.1	1.5	-1.6	-	0.3	-0.4	0.0	-
Result before tax	**19.8**	**8.1**	**11.7**	**145%**	**11.2**	**8.6**	**4.6**	**30%**

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ
Balances with Central banks	1,079.8	1,914.5	2,002.1	2,117.8	-922.2	-46%	-1,038.0	-49%	-44%
Banking book securities	5,503.6	5,349.5	5,227.2	4,890.7	276.5	5%	613.0	13%	3%
Interest rate (ii)	*2.68%*	*2.62%*	*2.43%*	*2.35%*	*0.25 pp*		*0.33 pp*		*0.06 pp*
Borrowings	130.1	162.6	47.7	228.0	82.4	173%	-97.9	-43%	-20%
Interest rate (ii)	*1.42%*	*1.39%*	*1.38%*	*1.43%*	*0.04 pp*		*-0.01 pp*		*0.03 pp*
Subordinated liabilities (Tier 2)	542.2	529.7	545.6	551.2	-3.3	-1%	-9.0	-2%	2%
Interest rate (ii)	*8.48%*	*8.36%*	*8.49%*	*8.35%*	*-0.01 pp*		*0.13 pp*		*0.12 pp*
Other debt securities in issue	1,006.6	1,542.4	1,553.6	1,526.7	-547.1	-35%	-520.2	-34%	-35%
Interest rate (ii)	*5.25%*	*5.18%*	*5.14%*	*5.17%*	*0.11 pp*		*0.08 pp*		*0.07 pp*

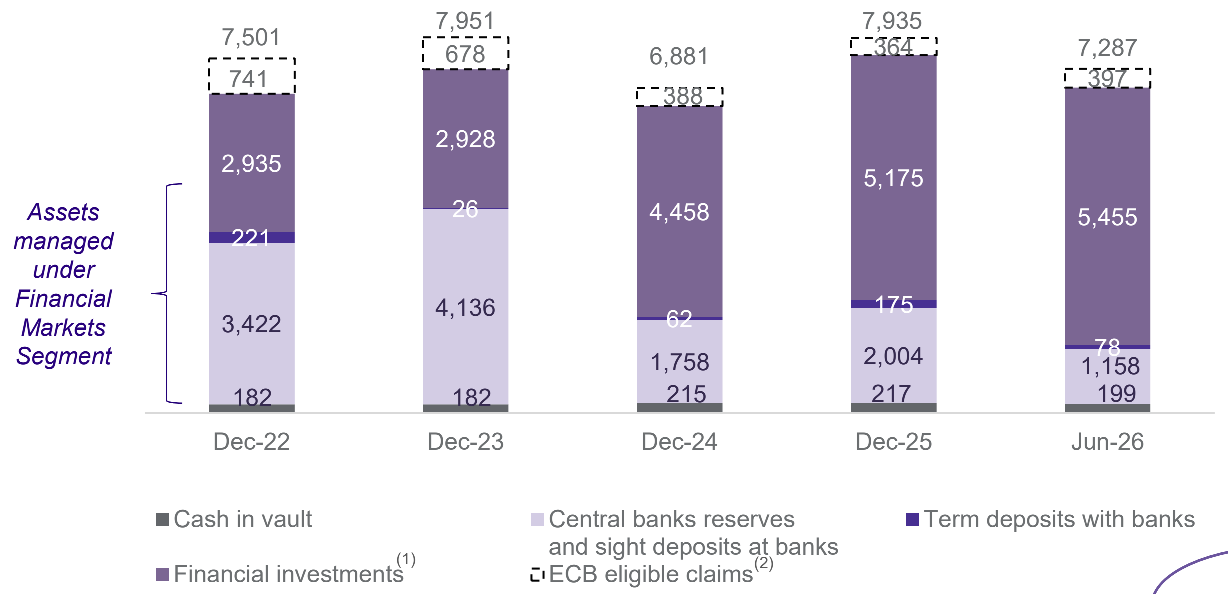
(i) Net interest income from assets and liabilities using FTP.
(ii) Interest rates only for NLB.

Key highlights:

- Significant increase in net interest income, driven by active balance sheet management and favourable reinvestment conditions.
- Further diversification of the banking book securities portfolio with an increased share of ESG-labelled debt securities driven by market opportunities and sustainability considerations.

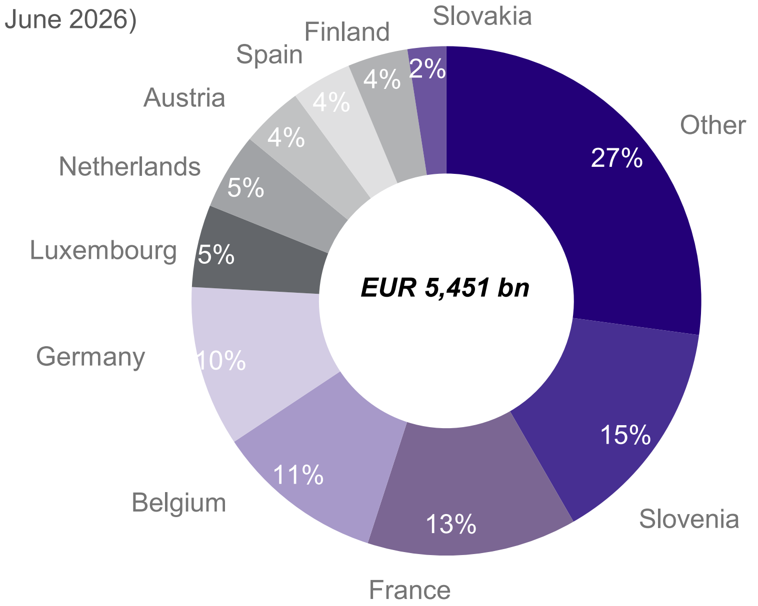
Financial markets in Slovenia

Liquid assets evolution (EURm)

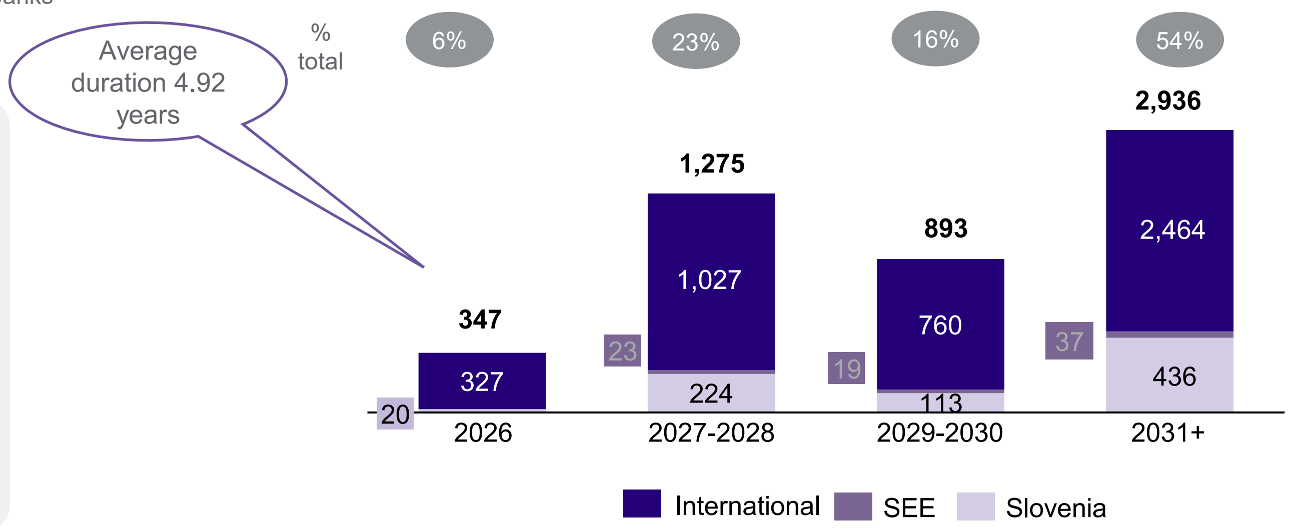


Well diversified banking book by geography

(30 June 2026)



Maturity profile of banking book securities (30 June 2026, EURm)



Well positioned and funded division

- Strong liquidity buffer provides solid base for future core growth consisting of liquid assets which are not encumbered for operational or regulatory purposes.
- Banking book securities portfolio is well diversified in terms of asset class and geography to minimize concentration risk and is invested predominantly in high quality issuers on prudent tenors.
- Liquidity ratios (as of 30 Jun 2026): LCR 201.9% (NLB d.d.) and 170.4% (NLB Group); NSFR 142.3% (NLB d.d.) and 155.3% (NLB Group).

Note: Numbers refer to NLB d.d.; (1) Incl. trading and banking book securities (book value); (2) Loans booked under segment Corporate Banking Slovenia.

Strategic foreign markets

in EUR millions consolidated

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ
Net interest income	229.6	231.8	-2.2	-1%	116.0	113.6	116.0	2%
Interest income	305.7	282.4	23.2	8%	156.2	149.5	141.8	5%
o/w allocation of regulatory costs	-10.7	-9.0	-1.6	-18%	-5.4	-5.3	-4.6	-1%
Interest expense	-76.1	-50.6	-25.4	-50%	-40.2	-35.8	-25.8	-12%
Net non-interest income	75.1	81.1	-6.0	-7%	38.5	36.6	41.8	5%
o/w Net fee and commission income	74.5	69.4	5.1	7%	38.5	36.0	35.9	7%
Total net operating income	**304.7**	**312.9**	**-8.2**	**-3%**	**154.5**	**150.2**	**157.8**	**3%**
Total costs	-153.4	-144.4	-9.0	-6%	-79.0	-74.3	-74.4	-6%
Result before impairments and provisions	**151.3**	**168.5**	**-17.2**	**-10%**	**75.5**	**75.9**	**83.4**	**-1%**
Impairments and provisions	-0.4	13.4	-13.8	-	5.4	-5.8	16.4	-
Result before tax	**150.9**	**181.9**	**-31.0**	**-17%**	**80.9**	**70.0**	**99.9**	**15%**
o/w Result of minority shareholders	7.5	8.1	-0.6	-7%	4.4	3.1	4.8	41%

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ
Net loans to customers	9,911.2	9,644.4	9,358.9	8,576.1	552.3	6%	1,335.1	16%	3%
Gross loans to customers	10,086.0	9,832.4	9,540.9	8,745.4	545.1	6%	1,340.7	15%	3%
Individuals	5,197.5	5,032.1	4,875.5	4,484.3	322.0	7%	713.2	16%	3%
Interest rate on retail loans	*5.92%*	*5.95%*	*6.21%*	*6.35%*	*-0.29 pp*		*-0.43 pp*		*-0.03 pp*
Corporate	4,376.6	4,296.3	4,172.4	3,950.0	204.2	5%	426.5	11%	2%
Interest rate on corporate loans	*5.04%*	*5.02%*	*5.17%*	*5.31%*	*-0.12 pp*		*-0.27 pp*		*0.02 pp*
State	512.0	504.0	493.1	311.1	18.9	4%	200.9	65%	2%
Interest rate on state loans	*6.31%*	*6.32%*	*6.81%*	*6.98%*	*-0.50 pp*		*-0.68 pp*		*-0.01 pp*
Deposits from customers	11,581.9	11,332.6	11,104.5	10,151.3	477.4	4%	1,430.6	14%	2%
Interest rate on deposits	*1.01%*	*0.98%*	*0.77%*	*0.73%*	*0.24 pp*		*0.29 pp*		*0.03 pp*
Non-performing loans (gross)	122.3	128.5	126.5	130.6	-4.2	-3%	-8.3	-6%	-5%

	1-6 2026	1-6 2025	Change YoY
Cost of risk (in bps)	1	-33	34
CIR	50.3%	46.1%	4.2 pp
Net interest margin	3.49%	3.99%	-0.50 pp

Key highlights

- In Q1 2026, the NLB Group's countries of operation continued to demonstrate **resilient growth**, albeit at a more moderate pace.
- All subsidiary banks are robustly profitable and earning Cost of Capital (CoC), with NLB Komercijalna Banka, Beograd contributing 53% to the segment's pre-tax profit.
- The **market shares** by total assets of banking members exceed 10% in five out of six markets.
- All Group banking members experienced a YoY double-digit growth in **loans to individuals** and delivered good Q1 2026 results.
- In Q1 2026, **deposits** recorded solid growth of 2% YtD. The overall confidence among banking members remained strong, and the total customer deposit base increased by 15% YoY.
- The Strategic Foreign Markets segment recorded an **interest income** increase of 6% YoY, with the highest absolute impact in an interest income increase in NLB Banka, Prishtina – a rise of 15% YoY. In Q1 2026, the net interest income was also affected by the allocation of corresponding MREL and T2 regulatory costs of EUR 5.3 million.

Non-core members

in EUR millions consolidated

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ
Net interest income	0.4	0.3	0.1	21%	0.2	0.2	0.2	-15%
Net non-interest income	0.6	0.4	0.3	77%	0.6	0.0	0.3	-
Total net operating income	**1.0**	**0.7**	**0.3**	**49%**	**0.8**	**0.2**	**0.4**	**-**
Total costs	-3.5	-2.9	-0.6	-19%	-2.0	-1.4	-1.7	-42%
Result before impairments and provisions	**-2.5**	**-2.2**	**-0.2**	**-10%**	**-1.2**	**-1.2**	**-1.2**	**0%**
Impairments and provisions	2.2	1.6	0.7	42%	2.0	0.3	1.2	-
Result before tax	**-0.2**	**-0.7**	**0.4**	**65%**	**0.7**	**-1.0**	**0.0**	**-**

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY	
Segment assets	**19.8**	**18.0**	**18.4**	**20.3**	**1.4**	**8%**	**-0.5**	**-3%**
Net loans to customers	4.1	7.5	7.6	8.2	-3.4	-45%	-4.1	-49%
Gross loans to customers	18.3	21.8	21.8	23.6	-3.5	-16%	-5.3	-22%
Investment property and property & equipment received for repayment of loans	6.8	6.9	6.9	5.2	0.0	0%	1.7	33%
Other assets	8.8	3.6	3.9	7.0	4.9	124%	1.8	26%
Non-performing loans (gross)	18.3	21.8	21.8	23.5	-3.5	-16%	-5.2	-22%

The non-core segment remains focused on portfolio wind-down, aligned with the divestment strategy.
The wind-down has remained the core objective of the non-core segment across all non-core portfolios. The divestment process has been running with thoughtful cost management and well-established collection procedures.

On 31 March 2026, the segment’s total assets amounted to EUR 18.0 million.

Appendix 3:

Net Zero Portfolio Strategy

Climate commitment supporting transition to net zero economy by 2050

1st bank headquartered in SEE to commit to Net-Zero targets

General objectives

- Align the lending and investment portfolio with achieving net-zero emissions by 2050 or sooner.
- Ensure a positive impact by financing sustainable transition.
- Identify and mitigate climate-related and other ESG risks in relation to our lending or investments.
- Ensure responsible asset management.

Net zero

- Joined NZBA in May 2022.
- Published 1st round of targets in December 2023.
- Published 2nd round of targets in July 2025,

expanding the Net Zero Portfolio sectoral coverage exposure to 51%.

Sector	Details			GHG Baseline		Performance			GHG 2030 Targets		Target Coverage
	Scope(s) included	Scenario used	Unit of measurement	Baseline Year	Baseline	FY 2024	FY 2025	YoY Change	2030 Target	Relative to baseline	
Power Generation	1 and 2	IEA NZE	tCO_2eq/Mwh	2021	0.232	0.188	**0.169**	-10%	0.165	-29%	NLB Group
Iron & Steel	1 and 2	IEA NZE	tCO_2eq/t	2021	0.6	0.827	**0.880**	6%	1.07	/	NLB Group
Road Freight Corporates	1	NECP OU	gCO_2eq/tkm	2023	54.5	Set in Round 2, subject to future monitoring			49.5	-9%	NLB Group
Leasing Passenger Cars	1	NECP DU	gCO_2eq/km	2023	150.8				130	-14%	NLB Lease&Go, Ljubljana
Commercial Real Estate(i)	1 and 2	IEA NZE, SBTi	$kgCO_2/m^2$	2023	77.6	69.7	**69.7**	0%	/		NLB, Ljubljana
Residential Real Estate(i)	1 and 2	IEA NZE, SBTi	$kgCO_2/m^2$	2023	37.1	37.8	**36.8**	-3%	/		NLB, Ljubljana

(i) NLB is actively reporting on its efforts within its Commercial and Residential Real Estate portfolio in Slovenia, supporting clients in improving the energy performance of their properties through targeted financing solutions while actively monitoring portfolio progress rather than setting decarbonisation targets.

Financing commitments

NLB Group established clear metrics and targets to support its strategic ambition of contributing to the real-economy transition through its financing activities and internal operations.

Segment	Description	Target 2030	Target Coverage	2025	2025 Relative to Target
Corporate and Investment Banking Green Transition Financing	Financing for renewable energy, green buildings, clean transport, energy-efficient technologies, and sustainable water and pollution prevention projects that support the low-carbon transition.	1,370,000	NLB Group	953,815	70%
Retail Banking Green Transition Financing	Financing for solar power plants, energy-efficient buildings (EPC A & B), energy renovations and equipment, and zero-emission electric vehicles to support the low-carbon transition.	528,000	NLB Group	591,587	112%
Total Green Transition Financing		**1,900,000**	**NLB Group**	**1,545,402**	**81%**
Commitment to Finance Energy-Efficient Commercial buildings	Share of financing of new production in most energy efficient commercial buildings (<50kg CO2/m²)	30%	NLB	24%	82%
Commitment to Finance Energy-Efficient Mortgages	Share of financing of new production in top-rated mortgages (A & B EPC class)	20%	NLB	42%	210%
		12%	NLB KB Beograd	Targets set in FY 2025, subject to future monitoring	
		10%	NLB Banka, Banja Luka		
		5%	NLB Banka Sarajevo		
		6%	NLB Banka, Skopje		
Target Share of Low-Carbon Vehicles in Leasing Portfolio	Share of BEV/PHEV vehicles in Leasing passenger vehicle fleet by 2030	12%	NLB Lease&Go, Ljubljana		
Commitment to Finance Sustainable Agriculture	Financing for farmers and upstream agricultural corporates in Slovenia and Serbia, aligned with the NLB Sustainable Agriculture Framework.	75,000	NLB Group		

- NLB Group has committed **EUR 1.9 billion** in transition financing by 2030, split between Retail Banking and Corporate & Investment Banking, focusing on **renewable energy, sustainable infrastructure, and energy efficiency**.
- NLB has committed to financing **30% of new production** in **energy-efficient commercial buildings** (<50 kg CO_2/m²) in Slovenia.
- The Group has committed **EUR 75 million** to finance **farmers and upstream agricultural corporates** in **Slovenia and Serbia**, supported by a **Sustainable Agriculture Framework** currently under development.

Note: Unaudited, quantitative data on Sustainability/ESG activities are currently disclosed on YoY basis

Appendix 4:

Financial Statements

NLB Group Income statement

in EUR millions

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ	
Net interest income	488.0	466.4	21.5	5%	247.3	240.6	232.5	6.7	3%
Net fee and commission income	178.8	163.1	15.7	10%	92.2	86.6	82.7	5.6	6%
Dividend income	0.1	0.1	0.0	-7%	0.1	0.0	0.1	0.0	186%
Net income from financial transactions	10.1	20.9	-10.8	-51%	7.5	2.6	13.4	4.9	191%
Net other income	-23.3	-15.5	-7.8	-51%	-5.3	-18.0	-4.1	12.8	71%
Net non-interest income	165.7	168.6	-2.8	-2%	94.5	71.2	92.1	23.4	33%
Total net operating income	**653.7**	**635.0**	**18.7**	**3%**	**341.9**	**311.8**	**324.6**	**30.1**	**10%**
Employee costs	-175.6	-171.4	-4.2	-2%	-88.1	-87.5	-88.9	-0.5	-1%
Other general and administrative expenses	-98.8	-93.9	-4.9	-5%	-53.2	-45.6	-47.7	-7.6	-17%
Depreciation and amortisation	-29.4	-31.0	1.6	5%	-14.6	-14.7	-15.9	0.1	1%
Total costs	-303.8	-296.3	-7.5	-3%	-155.9	-147.9	-152.5	-8.1	-5%
Tax on balance sheet	-18.2	-16.3	-1.9	-12%	-9.2	-9.0	-8.2	-0.1	-1%
Result before impairments and provisions	**331.7**	**322.4**	**9.3**	**3%**	**176.8**	**154.9**	**164.0**	**21.9**	**14%**
Impairments and provisions for credit risk	-32.0	5.8	-37.7	-	-19.1	-12.8	20.3	-6.3	-49%
Other impairments and provisions	-0.4	-3.3	2.9	87%	0.4	-0.8	-5.6	1.2	-
Impairments and provisions	-32.4	2.5	-34.9	-	-18.7	-13.6	14.7	-5.1	-37%
Share of profit from investments in associates and joint ventures	1.2	1.4	-0.2	-15%	0.7	0.5	0.9	0.2	46%
Result before tax	**300.5**	**326.3**	**-25.8**	**-8%**	**158.8**	**141.8**	**179.5**	**17.0**	**12%**
Income tax	-40.6	-43.9	3.2	7%	-21.3	-19.3	-26.2	-2.0	-10%
Result of non-controlling interests	7.5	8.1	-0.6	-7%	4.4	3.1	4.8	1.3	41%
Result after tax	**252.4**	**274.4**	**-22.0**	**-8%**	**133.1**	**119.3**	**148.5**	**13.8**	**12%**

NLB Group Statement of financial position

in EUR millions

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ	
ASSETS										
Cash, cash balances at central banks, and other demand deposits at banks	3.550.6	4.287.3	4.371.8	4.215.2	-821.2	-19%	-664.7	-16%	-736.8	-17%
Loans to banks	447.1	591.9	404.5	351.3	42.5	11%	95.8	27%	-144.8	-24%
Net loans to customers	19.654.0	19.317.0	18.705.5	17.481.5	948.5	5%	2.172.5	12%	337.0	2%
Gross loans to customers	20.060.8	19.717.6	19.093.4	17.834.5	967.3	5%	2.226.3	12%	343.2	2%
- Corporate	8.684.2	8.641.1	8.318.3	7.914.7	365.9	4%	769.5	10%	43.1	0%
- Individuals	10.573.3	10.288.1	9.992.4	9.347.6	580.8	6%	1.225.7	13%	285.2	3%
- State	803.3	788.4	782.7	572.2	20.6	3%	231.1	40%	14.9	2%
Impairments and valuation of loans to customers	-406.8	-400.6	-388.0	-353.0	-18.8	-5%	-53.8	-15%	-6.2	-2%
Financial assets	7.272.9	7.061.3	7.087.8	6.666.3	185.1	3%	606.6	9%	211.6	3%
- Trading book	8.9	13.0	6.5	8.3	2.3	36%	0.6	7%	-4.2	-32%
- Non-trading book	7.264.0	7.048.3	7.081.3	6.658.0	182.7	3%	606.0	9%	215.7	3%
Investments in subsidiaries, associates, and joint ventures	14.4	14.6	14.1	14.0	0.2	2%	0.3	2%	-0.3	-2%
Property and equipment	336.0	328.6	331.3	312.6	4.8	1%	23.4	7%	7.4	2%
Investment property	24.2	24.3	24.4	22.3	-0.2	-1%	1.9	9%	-0.1	0%
Intangible assets	119.3	116.2	115.9	100.2	3.4	3%	19.1	19%	3.0	3%
Other assets	434.2	529.6	419.6	409.5	14.6	3%	24.6	6%	-95.4	-18%
TOTAL ASSETS	**31.852.5**	**32.270.8**	**31.474.8**	**29.573.0**	**377.7**	**1%**	**2.279.5**	**8%**	**-418.3**	**-1%**
LIABILITIES										
Deposits from customers	25.075.9	24.835.3	24.509.9	22.837.8	566.0	2%	2.238.0	10%	240.5	1%
- Corporate	7.017.1	7.159.7	7.107.3	6.292.3	-90.2	-1%	724.8	12%	-142.6	-2%
- Individuals	17.550.6	17.061.7	16.951.2	16.124.9	599.4	4%	1.425.7	9%	488.9	3%
- State	508.2	613.9	451.4	420.6	56.8	13%	87.5	21%	-105.8	-17%
Deposits from banks and central banks	100.0	82.8	98.8	178.8	1.2	1%	-78.8	-44%	17.2	21%
Borrow ings	489.1	496.8	280.0	431.2	209.1	75%	57.9	13%	-7.7	-2%
Subordinated debt securities	542.2	529.7	545.6	551.2	-3.3	-1%	-9.0	-2%	12.6	2%
Other debt securities in issue	1.006.6	1.542.4	1.553.6	1.526.7	-547.1	-35%	-520.2	-34%	-535.9	-35%
Other liabilities	666.0	818.7	626.6	589.5	39.4	6%	76.5	13%	-152.6	-19%
Equity	3.895.1	3.883.7	3.781.6	3.386.2	113.5	3%	508.9	15%	11.4	0%
Non-controlling interests	77.7	81.4	78.8	71.6	-1.1	-1%	6.0	8%	-3.8	-5%
TOTAL LIABILITIES AND EQUITY	**31.852.5**	**32.270.8**	**31.474.8**	**29.573.0**	**377.7**	**1%**	**2.279.5**	**8%**	**-418.3**	**-1%**

NLB d.d. Income Statement

in EUR millions

	1-6 2026	1-6 2025	Change YoY		Q2 2026	Q1 2026	Q2 2025	Change QoQ	
Net interest income	227.1	205.6	21.5	10%	115.7	111.4	101.8	4.3	4%
Net fee and commission income	83.8	76.9	6.9	9%	43.1	40.7	38.5	2.4	6%
Dividend income	249.8	210.5	39.2	19%	238.9	10.8	192.7	228.1	-
Net income from financial transactions	1.3	5.8	-4.5	-78%	1.9	-0.6	4.3	2.6	-
Net other income	-10.0	-7.0	-3.0	-44%	2.2	-12.2	1.9	14.5	-
Net non-interest income	324.9	286.3	38.6	13%	286.2	38.7	237.5	247.6	-
Total net operating income	**552.0**	**491.9**	**60.1**	**12%**	**401.9**	**150.1**	**339.2**	**251.9**	**168%**
Employee costs	-85.5	-86.4	0.9	1%	-42.9	-42.6	-45.6	-0.3	-1%
Other general and administrative expenses	-50.2	-48.1	-2.1	-4%	-27.1	-23.1	-23.6	-4.0	-17%
Depreciation and amortisation	-11.2	-12.7	1.4	11%	-5.6	-5.7	-6.4	0.1	2%
Total costs	-147.0	-147.2	0.2	0%	-75.6	-71.4	-75.7	-4.2	-6%
Tax on balance sheet	-18.2	-16.3	-1.9	0%	-9.2	-9.0	-8.2	-0.1	0%
Result before impairments and provisions	**386.8**	**328.5**	**58.3**	**18%**	**317.2**	**69.6**	**255.4**	**247.5**	**-**
Impairments and provisions for credit risk	-26.5	-6.5	-20.0	-	-21.2	-5.3	1.2	-15.9	-
Other impairments and provisions	-1.0	-4.2	3.1	76%	0.0	-1.0	-4.2	1.0	-
Impairments and provisions	-27.5	-10.7	-16.8	-158%	-21.2	-6.3	-3.0	-14.9	-
Result before tax	**359.3**	**317.8**	**41.5**	**13%**	**296.0**	**63.3**	**252.4**	**232.6**	**-**
Income tax	-22.1	-21.8	-0.2	-1%	-15.7	-6.4	-18.0	-9.3	-146%
Result after tax	**337.2**	**296.0**	**41.2**	**14%**	**280.3**	**57.0**	**234.4**	**223.3**	**-**

NLB d.d. Statement of financial position

in EUR millions

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Jun 2025	Change YtD		Change YoY		Change QoQ	
ASSETS										
Cash, cash balances at central banks, and other demand deposits at banks	1.356.9	2.220.6	2.220.6	2.299.3	-863.7	-39%	-942.4	-41%	-863.7	-39%
Loans to banks	319.9	322.2	322.2	311.7	-2.3	-1%	8.2	3%	-2.3	-1%
Net loans to customers	10.043.2	9.554.6	9.554.6	9.080.0	488.6	5%	963.1	11%	488.6	5%
Gross loans to customers	10.247.3	9.740.2	9.740.2	9.242.9	507.1	5%	1.004.4	11%	507.1	5%
- Corporate	5.338.9	5.075.0	5.075.0	4.832.0	263.9	5%	506.8	10%	263.9	5%
- Individuals	4.617.3	4.375.8	4.375.8	4.149.7	241.5	6%	467.6	11%	241.5	6%
- State	291.1	289.5	289.5	261.2	1.7	1%	30.0	11%	1.7	1%
Impairments and valuation of loans to customers	204.1	185.7	185.7	162.9	18.5	10%	41.3	25%	18.5	10%
Financial assets	5.548.3	5.265.8	5.265.8	4.929.8	282.5	5%	618.5	13%	282.5	5%
- Trading book	8.8	6.3	6.3	9.6	2.5	39%	-0.9	-9%	2.5	39%
- Non-trading book	5.539.5	5.259.5	5.259.5	4.920.2	280.0	5%	619.4	13%	280.0	5%
Investments in subsidiaries, associates, and joint ventures	1.280.3	1.267.1	1.267.1	1.217.0	13.2	1%	63.3	5%	13.2	1%
Property and equipment	107.8	103.5	103.5	96.7	4.3	4%	11.1	12%	4.3	4%
Investment property	5.3	5.3	5.3	5.2	-0.1	-1%	0.0	1%	-0.1	-1%
Intangible assets	49.0	46.6	46.6	42.8	2.4	5%	6.2	15%	2.4	5%
Other assets	399.4	275.2	275.2	394.8	124.2	45%	4.6	1%	124.2	45%
TOTAL ASSETS	**19.110.0**	**19.061.0**	**19.061.0**	**18.377.3**	**49.0**	**0%**	**732.7**	**4%**	**49.0**	**0%**
LIABILITIES										
Deposits from customers	13.538.5	13.449.9	13.449.9	12.727.1	88.7	1%	811.4	6%	88.7	1%
- Corporate	3.367.9	3.650.7	3.650.7	3.260.9	-282.8	-8%	107.0	3%	-282.8	-8%
- Individuals	10.038.3	9.708.3	9.708.3	9.347.9	330.0	3%	690.4	7%	330.0	3%
- State	132.3	90.8	90.8	118.3	41.5	46%	14.0	12%	41.5	46%
Deposits from banks and central banks	312.3	151.7	151.7	342.1	160.6	106%	-29.8	-9%	160.6	106%
Borrow ings	130.2	48.0	48.0	228.2	82.2	171%	-98.0	-43%	82.2	171%
Subordinated debt securities	542.2	545.6	545.6	551.2	-3.3	-1%	-9.0	-2%	-3.3	-1%
Other debt securities in issue	1.006.6	1.553.6	1.553.6	1.526.7	-547.1	-35%	-520.2	-34%	-547.1	-35%
Other liabilities	378.2	309.1	309.1	296.6	69.2	22%	81.6	28%	69.2	22%
Equity	3.201.9	3.003.1	3.003.1	2.705.2	198.8	7%	496.7	18%	198.8	7%
TOTAL LIABILITIES AND EQUITY	**19.110.0**	**19.061.0**	**19.061.0**	**18.377.3**	**49.0**	**0%**	**732.7**	**4%**	**49.0**	**0%**