



NLB Group Factsheet

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

H1 | 2026



Result after tax

252.4

(in EUR million)



Total assets

31,852.5

(in EUR million)



Active clients

2,911,304

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

NLB, Ljubljana
NLB Skladi, Ljubljana
NLB Lease&Go, leasing, Ljubljana

Mobil Leasing, Zagreb

NLB Banka, Banja Luka

NLB Banka, Sarajevo

NLB Banka, Podgorica

NLB Komercijalna Banka, Beograd
NLB Fondovi, Beograd
NLB Lease&Go Leasing Beograd

NLB Banka, Prishtina

NLB Banka, Skopje
NLB Fondovi, Skopje
NLB Lease&Go, Skopje

Strategy 2030

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

assets
will exceed

EUR 50 billion
in total assets

revenues
will exceed

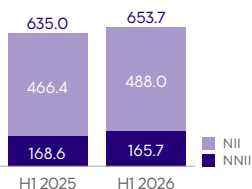
EUR 2 billion

profit
will exceed

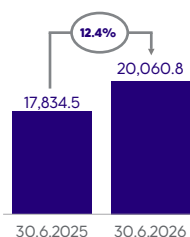
EUR 1 billion

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

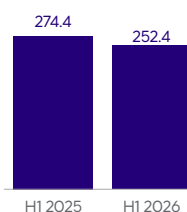
Net operating income (EURm)



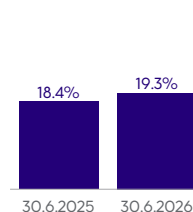
Gross loans to customers (EURm)



Profit after tax (EURm)



Total Capital Ratio



Key financials and outlook

KPI	Actual H1 2026	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 of two equal paid in H1)	55% of the 2025 profit	50% - 60% of the 2026 profit
ROTE a.t. ⁽ⁱ⁾	14.5%	~ 15%	~ 15%
ROE Normalised ⁽ⁱⁱ⁾	19.1%	~ 20%	~ 20%

(i) ROTE a.t. = result at. reduced for AT1 coupons, divided by the average equity, reduced for average intangible assets and average AT1 capital.

(ii) ROE a.t. normalised = result at. after AT1 coupons divided by the average risk-adjusted capital. Average risk-adjusted capital is calculated as the CET1 strategic target of average risk reduced by the minority shareholder capital contribution. Following the AT1 bond issuance in November 2025, under the ROE normalised calculation, the result at. is reduced by AT1 coupons, and the average risk-adjusted capital is calculated according to the CET1 target of 10% instead of the regulatory Tier requirement.

ROE normalised for 2025 under the previous methodology would amount to 20.6%.

Listings

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

Share information	30.6.2026	EUR
Number of shares	20,000,000	
Market capitalization	4,500 million	
Earnings per share (TTM)	24.1	
Book value per share	174.8	
Dividend yield	6.2%*	

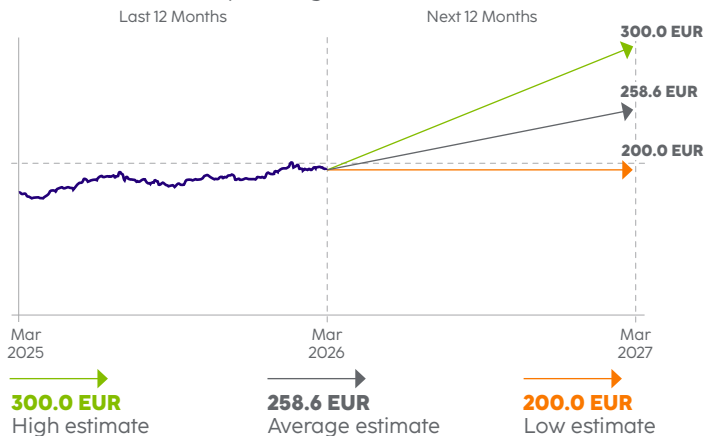
*Based on 30.6.2026 closing share price and 2026 dividend guidance.

NLBR Share price

— NLBR EUR

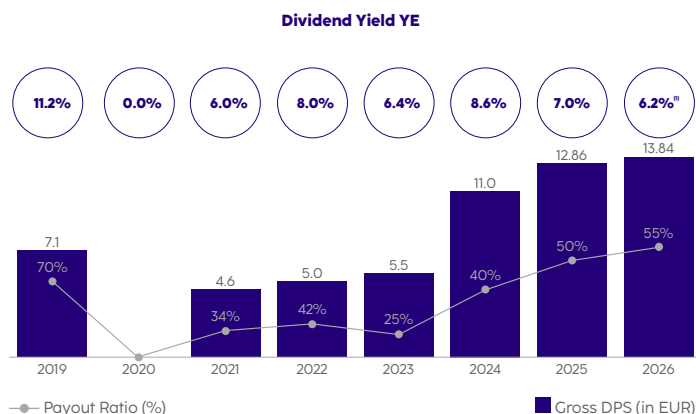


NLBR 12-month share price target



● 1 Outperform ● 1 Strong Buy ● 6 Buy ○ 1 Suspended

Dividend Policy



Note:

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

Management board

Blaž Brodnjak, NLB CEO

Archibald Kremser, NLB CFO

Andreas Burkhardt, NLB CRO

Hedvika Usenik, NLB CMO Retail

Andrej Lasič, NLB CIB

Antonio Argir, NLB CGPO

Reinhard Höll, NLB CTO

Shareholder Structure (30.6.2026)



Ratings

Credit Rating NLB	30.6.2026	Outlook
Standard & Poor's	BBB+	Positive
Moody's	A2	Stable

ESG RATING

13.7 Low Risk

MORNINGSTAR | SUSTAINALYTICS

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

Quality of life

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

Sustainable Economy

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

Our Home Region

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

59

S&P Global ESG Score

B

CDP Rating

Contact

Valerija Pešec

Head of Investor Relations

valerija.pesec@nlb.si

Investor Relations

IR@nlb.si

Timeline of key activities

