

Date: 7 November 2024

NLB Group's Strong Performance Continued in the Third Quarter, Adding EUR 135.5 Million to the Result After Tax

Pursuant to the Rules of the Ljubljana Stock Exchange and Article 158 of the Market Financial Instruments Act, relating to the Article 17 of the Regulation (EU) No 596/2014, NLB d.d., Trg republike 2, 1000 Ljubljana, announces:

The third quarter of 2024 has added **EUR 135.5 million to NLB Group's EUR 427.5 million profit after tax in the first nine months of this year**. The Group continues to grow by 8% organic loan growth YtD and adds another leg to the growth potential with the acquisition of SLS Group, including its leasing subsidiaries in Slovenia (Summit Leasing Slovenija, Ljubljana) and Croatia (Mobil Leasing, Zagreb), successfully completed in September.

Leasing however is not the only pillar with growing importance within NLB Group, as asset management and bancassurance services also continue to gain momentum. Yet, even more important in both, the result contribution and the impact, are Group's banking members from South-eastern European (SEE) markets, with all banks recording healthy profits and positively **contributing 57% to the Group's overall result**.

Successful capital market activity in the first half of the year has also allowed for the unhindered evolution of the **NLB Group to one of the regional financial powerhouses**. The profits of all banks increased YoY, supported by strong loan growth and fee origination.

"Both, our business results in the last three months with SEE markets gaining momentum, as well as broader economic developments, indicate what we at the NLB Group have been aware of for some time now: changes are on the horizon. However, in the NLB Group we not only keep up with them - we often drive some of the trends," commented **NLB's CEO Blaž Brodnjak** upon publication of the results. "While continuing to safeguard the financial welfare of the Group and economies of our home region by prudent risk management and strategic investments, our focus in the upcoming period will be on enhancing our customers' user experience across all channels, ensuring best possible support, products and solutions in housing, asset management and bancassurance, combined by increased digital penetration, thereby providing our clients and broader economy in the region with a comprehensive financial and transactional support. All this is securing a very solid foundation for eventual more turbulent times," he added.

The chairman of the Supervisory Board, Primož Karpe also reflected on the upcoming period and the challenges it brings, expressing the Board's confidence in the Group's plans and vision. "At the Supervisory Board, our mindset strongly supports the Group's future strategy in a way that unlocks shareholder value. The transition of the banking model is an undisputed fact of the present and the future, and the Board is confident that NLB Group will make it happen."

You may find key highlights of the NLB Groups' business operations in the third quarter, Interim report, Investor presentation and NLB Group Factsheet on the links below.

- [Key Highlights in the Third Quarter 2024](#)
- [Interim Report](#)
- [Investor presentation](#)
- [NLB Group Factsheet](#)

You are Kindly Invited to the Webcast Presentation

We kindly invite all interested stakeholders to the presentation of the NLB Group's Third Quarter 2024 results, hosted by the NLB Management Board. The call will take place on **Thursday, 7 November, 2024, at 16:00 CEST/15.00 UK** and will be available at [**https://www.nlb.si/ir-events**](https://www.nlb.si/ir-events).

Members of the Management Board will, as usual, receive and address your questions live during the webcast. If you already know what you wish to ask them, you may submit your questions in advance. If you register for the event, you will be able to send them via the web app, or you may simply send them to the email address IR@nlb.si.

Investor Relations
NLB d.d., Ljubljana

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