

Nova Ljubljanska Banka d.d.
May 8, 2025

Sound Start to 2025: NLB Group Reaches EUR 125.8 Million Net Profit in Q1

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 first three months of 2025, the global economy experienced several significant developments with a major focus on the enactment of the new U.S. tariffs. During this period that challenged the resilience of businesses, NLB Group delivered a solid result of EUR 125.8 million in net profit, with strategic members contributing 62% to the result, further confirming the importance of the Group's business diversification.

In a period of increased unpredictability, however, not only business variety but also strategic flexibility remain key differentiating factors. Continued strong performance in the near term enables structural investments to strengthen the company's competitive moat. At the same time, NLB's primary focus continues to be in delivering on the promise of creating substantial value for shareholders. In 2025, the bank retains 50% from 2024's profit for the year-end capital ratio, meaning that **50% of 2024's profit or EUR 257 million is available for distribution in 2025**. As in the previous years, NLB will propose at the General Meeting that will be held on June 16, 2025, that the distribution be made in two tranches in 2025, assuming that no material M&A activity becomes actionable.

"NLB Group has once again demonstrated the strength and stability of its business model in Q1, delivering solid results despite the challenging economic landscape. Our focus on disciplined execution and sustainable growth continues to create value for our shareholders, with a 17% increase in our dividend payout that reflects the strength of our financial position," commented NLB's CEO **Blaž Brodnjak** upon publication of the results. "Beyond our financial performance, we continue to drive the strategic initiatives we launched earlier this year, which will gain further momentum in the coming weeks with the appointment of Reinhard Höll as the seventh member of the NLB Management Board in the role of CTO (pending approvals). Additionally, we remain committed to being a responsible and supportive pillar of society, exemplified by our recent investment in the regional arts through the opening of a new gallery. We are focused on the future - investing meaningfully in further strengthening our foundation and positioning our banks and affiliated companies as pillars of stability within our home region."

The **Chairman of the Supervisory Board Primož Karpe** also commented on the Group's results in the first quarter, emphasizing, "The Supervisory Board is pleased with the Group's solid foundational performance, which demonstrates that, even amidst an uncertain economic landscape, the Group continues to navigate challenges successfully. We are confident that the anticipated positive developments in the economic environment, backed by the Group's relentless focus on its strategic goals will provide give us enough leeway to continue creating shareholder value."

You may find key highlights of the NLB Groups' business operations in the first quarter of 2025, Interim report, Investor presentation and NLB Group Factsheet on the links below.

- [Key Highlights in the First Quarter 2025](#)
- [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 First Quarter 2025 results** hosted by the NLB Management Board. The call will take place on Thursday, 8 May 2025, at 16:00 CEST/15.00 UK and will be available at <https://www.nlbgroup.com/int-en/investor-relations/investor-relations-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.

This announcement will be available on the company's website (www.nlbgroup.com) as of 8 May 2025.

Investor Relations
NLB d.d., Ljubljana

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