

Nova Ljubljanska Banka d.d.
February 12, 2026

Results at 15% ROTE Confirm Resilience, 3% QoQ Revenue Growth Underline Growth Momentum

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:

In 2025, **growth remained solid** and the demand for banking services robust in our home region of **Southeast Europe** (SEE). The environment positively impacted NLB Group's performance and led to a **strong EUR 503.1 million profit after tax at the end of the year**.

While a tad lower than in previous year, this marks the third consecutive year NLB Group's profit after tax exceeded half a billion euros, confirming the Group's strong performance, exceptional loan growth, and the resilience of its business model despite margin pressure. **Capital position remained robust** and the **Cost of Risk stood at 29 bps**.

While you may find key highlights of the NLB Groups' business operations in the fourth quarter and full year 2025, investor presentation and NLB Group factsheet on the links below:

- [Key Highlights of the Q4 and the Full Year 2025](#)
- [Investor presentation](#)
- [NLB Group Factsheet](#)

... some key takeaways include:

- NIM is apparently bottoming out in the fourth quarter and **net interest income** is after a period of respite again in a **rising mode**, digesting substantially lower ECB interest rates (100 bps YoY) with significant loan volume growth (14% YoY).
- **The strategic relevance of leasing business confirmed** with group profit contribution already exceeding EUR 35 million.
- **Healthy high-single to occasionally double-digit loan growth** across segments and different markets is here to stay, as the factors supporting demand are expected to remain in place.
- **Deposit growth** has fully funded double-digit loan growth, providing ample liquidity for further growth.
- **Net fee and commission income** with close to double-digit growth is increasingly a function of value-added financial products and services, such as asset management and bancassurance, supported with growing fees from card business.
- Following the AT1 bond issuance in November, **capital structure** is now closer to strategic aspirations, catering certain capital buffers for potential M&A opportunities. At the end of 2025, capital ratios were strong enough to allow for the continuation of strong organic growth, M&A optionality, coupled with high shareholder remuneration.

"NLB Group has been showcasing continuous, in 2025 double digit growth across our home geographies and core segments. NII has stabilised and started improving, by which the effects of the rate decline have been more or less absorbed through the Income Statement and Balance Sheet positions, providing a solid basis for the solid volume growth reflecting also in growth of revenues. We are proud that we can consistently justify the trust of our shareholders - on the one hand through sustainable value creation and dividend returns, and on the other through deliberate strategic transformation. It consistently follows the outlined strategy until 2030 and places our customers at its core, with a strong focus on user experience and full digitalisation of banking services and solutions, supported by end-to-end process automation. We trust these are the building blocks of our long-term competitiveness, enabling faster, more efficient, and more personalised client service.

Blaž Brodnjak, NLB's CEO

IT investments are already showing results

While remaining committed to accelerating the pace of development of new services and technical delivery speed with consequential product profitability uptake, we already observe **progress on our strategic ambitions as investments into IT already bear fruit**. Digital transformation advances brought our customer experience closer to the best-in-class. NLB Klik was therefore once again recognised as the best digital bank in Slovenia. This progress is reflected in key digitalisation indicators: the digital active user base increased by 5.7% YoY, while digital sales of core products rose YoY by 8.8 pp, to reach 36.0%. Together, these results demonstrate the Bank's strong momentum in digital transformation and its ability to drive customer engagement through innovative, user-centric solutions. Group digital penetration exceeded 60% (an increase by 5.2 pp YoY), keeping us firmly on track to achieve our 80% target by 2030. Consistently high (transactional) Net Promoter Score shows that our clients report improving satisfaction when transacting with NLB.

"The Supervisory Board welcomes significant strides in bank's digital transformation, recognising them as fundamental building blocks for continued focus on swift digital product development and technical delivery, as well as redefining the flow of IT to meet the standards of higher efficiency and quality. The banking industry is entering a decisive inflection point. The coming decades will no longer reward banks solely for historical dominance or established position. Disruption is shaking the sector at scale and with speed. Instead, value creation will accrue to banks that can deploy precision - how they allocate capital, engage customers, deploy technology, and evolve their business models - faster and more consistently than their competitors. The Supervisory Board believes that NLB Group, with its business strategy until the year 2030, is well on track to successfully address these challenges."

Primož Karpe, Chairman of the NLB's Supervisory Board

Investors and analysts will have the opportunity to see in detail how successfully NLB Group has been executing its strategy and transforming its business model at the upcoming **NLB Investor Day on May 7, 2026, in Sarajevo, BIH**. While we at the NLB firmly believe that numbers are important, we also recognise that what's even more important is the story behind them. We therefore kindly invite all interested shareholders to stay tuned and join us in Sarajevo to discover both.

You are Kindly Invited to Join the Q4 and Full Year Earnings Call

We kindly invite all interested stakeholders to the **presentation of the NLB Group's Fourth Quarter and Full Year 2025 results**, hosted by the NLB Management Board. The call will take place on Thursday, 12 February 2026, at 16:00 CEST/15.00 BST and will be available at <https://www.nlb.si/ir-events>.

Members of the Management Board will, as usual, receive and address your questions live during the webcast. However, 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 12 February 2026.

Investor Relations
NLB d.d., Ljubljana

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