



Slovenian and Croatian Investor Conference

Friday, May 10th, 2024

Trg republike 2, 1000 Ljubljana, Slovenia

Your opportunity to meet some of the top listed companies from Slovenia and Croatia

We proudly invite you to the upcoming Slovenian and Croatia Investor Conference powered by NLB - an event offering a unique opportunity for global and regional investors to discover more about the untapped potential of these two markets. Promoting synergies among regional markets and fostering collaboration to drive mutual growth is at the heart of NLB Group's mission.

This investor conference offers a unique platform for investors to engage in meetings with top listed companies, gaining a comprehensive view of the investment prospects. Attendees will gain valuable insights into the region's growth drivers, economic framework, and the strategic initiatives shaping financial markets of the most prosperous countries in SEE.

Scheduled for May 10th, the event will complement the NLB Investor Day which will take place the day before and marks a significant stride towards fortifying the regional financial ecosystem and enhancing global visibility.

Agenda Highlights

Round Table Panel Discussions:

Engage in dynamic discussions on regional macroeconomic environment, geopolitical landscape, and growth opportunities.

One-on-One Meetings:

Explore a diverse range of investment opportunities in a series of insightful meetings, across various industries, gaining a comprehensive overview of the potential avenues for capital deployment.

Join us for an enlightening experience as we uncover the vast potential of these dynamic markets and chart a course towards regional prosperity.

Time (CET)	Activity
8:30 – 9:00	Registration and Welcome Coffee
9:00 – 13:00	Meetings
13:00 – 13:30	Roundtable Panel
13:30 – 15:00	Lunch & Networking



Industry:
Nova Ljubljanska Banka d.d.

Industry:
Financials

Profile
NLB Group is the leading banking and financial group with headquarters and an exclusive strategic interest in its home region – Southeast Europe. The Group utilizes a universal banking model and supports its clients through retail, corporate, and investment banking services.

Financial Highlights 1-9 2023, EURm

Total Revenue 801.2
Costs 361.6
Profit 386.9
Total Assets 25,278
Gross Loans to Customers 13,900
CoR -23
NPL Ratio 1.57%

Market cap 1,480
Free float 75%
ROE 20.2%
DPS 5.5 EUR
Dividend yield 7.0%
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Company Name:
Krka, d. d.

Industry:
Pharmaceuticals

Profile
Krka is one of the leading generic pharmaceutical companies in the world. They have successfully implemented their strategies and pursuing our mission and vision for 70 years. Krka's basic line of business is the production and sale of prescription pharmaceuticals, non-prescription products and animal health products supplemented by health resort and tourist services.

Total Revenue 1,341
COGS 569.3
Profit 235.6
Total Assets 2,652
R&D Expense 10% of rev. per. ann.
CAPEX ~7-8% of rev. per. ann.

Market cap 3,804
Free float 72.52%
ROE 14.8%
DPS 6.6 EUR
Dividend yield 7.2%
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Company Name:
Zavarovalnica Triglav, d.d.

Industry:
Insurance & AM

Profile
The Triglav Group is the leading insurance and financial group in Slovenia and the Adria region as well as one of the leading groups in South-East Europe. The Group also operates internationally through partnerships with foreign insurance brokerage, agency companies and as reinsurer. Its strategic ambition resonates in both core businesses: Insurance and Asset management.

Total Revenue 1,151
Costs 262.5 ⁽¹⁾
Earnings before tax -11.8 ⁽²⁾, 2022: 33.6
Total Assets 4,285
Total business volume (GWP + Other revenue) 1,390.1
Combined ratio Non-life & Health 105.0% ⁽³⁾

Market cap 789
Free float 37%
ROE -1.7%
DPS 2.5 EUR
Dividend yield 7.0%
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(1) Acquisition and administrative costs incl. non-attributable items I (2) Growth in business volume, profit in Life & Pensions. Loss in Non-life and Health results influenced by one-offs (high CAT claims; loss in Health due to price regulation of supplemental health insurance in Slovenia). (3) *Growth in business volume, profit in Life & Pensions. Loss in Non-life and Health due to one-offs.

**Company Name:**

Sava Re

Industry:

Insurance

Profile

The Sava Insurance Group is a customer-centric, flexible and sustainability-oriented insurance group doing business in over one hundred insurance and reinsurance markets worldwide. The Group is a provider of primary insurance, reinsurance, asset management and retirement solutions. Sava Re d.d., the parent company and reinsurer, serves more than 350 clients worldwide. With subsidiaries in six countries of the Adriatic region, the Group is one of the larger insurance groups headquartered in southeastern Europe.

Financial Highlights 1-9 2023, EURm

Total Revenue	711.2
Profit	36.5
Total Assets	2,539
Combined ratio	96.2%
Non-life & Health	

Market cap	365.7
Free float	44%
ROE	8.2%
DPS	1.6 EUR
Dividend yield	6.7%

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**Company Name:**

Petrol d.d.

Industry:

Oil & Gas

Profile

Petrol d.d., Ljubljana is the largest Slovenian energy company, the major Slovenian importer, the largest Slovenian company in terms of revenue, one of the largest Slovenian distribution companies and an important regional partner on SEE markets.

Total Revenue	5,217
Costs	424
Profit (Net profit)	95
Total Assets	2,572
Volume of fuels and petroleum products sold	2,874.2 (thousand tons)
Volume of electricity sold	9.4 TWh
Number of service stations	594

Market cap	972.2
Free float	60%
Net Debt/ EBITDA	2.0
DPS	1.5 EUR
Dividend yield	7.5%

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(1) Dividend paid in the current period compared to share price at the end of the previous year)

**Company Name:**

Atlantic Grupa. d.d.

Industry:

FMCG

Profile

Atlantic Grupa is a multinational company based in Zagreb. They are one of the leading producers of food and beverages in Southeast Europe with renowned brands that are regional as well as European leaders. Atlantic Grupa is the leading distributor of consumer goods in the region.

Total Revenue	729
Costs	685
Profit	37
Total Assets	902

Market cap	747
Free float	44%
ROE(2022)	6.1
DPS	1 EUR
Dividend yield	1.8%

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Company Name:

Valamar Riviera d.d.

Industry:

Hospitality

Profile

Valamar Riviera is the leading Croatian hospitality company that manages hotels, resorts and camping resorts in famous tourist destinations. Valamar Group's 37 hotels, resorts and 15 camping resorts with a capacity of about 21 thousand accommodation units, can accommodate around 58,000 guests daily. Valamar Riviera d.d. is proud of its management knowledge in tourism and has concluded long-term management contracts with several hospitality companies (Imperial Riviera, Helios Faros and Valamar A), where it also holds minority ownership positions.



Company Name:

SPAN

Industry:

Information Technology

Profile

The company's main activities include the provision of services of software asset management and licensing, infrastructure services of design and maintenance of information systems, work in Cloud and cyber security, management of information technology and technical support service centers, as well as the development of software and business solutions.

During the 30 years of operation, they have developed from an IT system integrator in Croatia, to a group that today operates on international market. They are focused on long-term relationships with customers and cooperate with leading global and regional corporations.

Financial Highlights 1-9 2023, EURm

Total Revenue	350.1
Costs	264.3
Profit	75.8
Total Assets	912.3
ARR	121
RevPAR	14,450

Market cap	594.8
Free float	47%
ROE(2022)	4.4
DPS	0.20 EUR
Dividend yield	4.5%

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Total Revenue	106.3
Costs	100.7
Profit	2.6
Total Assets	58.8

Market cap	97.6
Free float	52%
ROE	13.1%
DPS	1.33 EUR
Dividend yield	2.8%

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