

**PRESS RELEASE****Nova KBM delivered a good performance in the first half of the year**

**27 July 2009 - Nova KBM, one of the leading Slovene financial institutions with a 9.6 per cent market share in total assets at the end of 2008, reports good performance despite deteriorated financial market conditions. Notwithstanding the economic crisis, the Bank provides a strong support to local companies. In the first half of this year, Nova KBM approved as much as 61.2 per cent of all new loans granted to Slovene companies, thus considerably surpassing the Slovene banking system average.**

The Bank generated profit from continuing operations of €11.6 million in the first half of this year. Net gains on financial assets and liabilities held for trading amounted to €1.8 million in the first half of the year, so already exceeding the figure planned for the 2009 year-end. The Bank's total assets amounted to €4,857.6 million as of 30 June 2009, an increase of 6.4 per cent over the 2008 year-end figure, and 13.4 per cent above the projected growth for the year 2009. In the second quarter of 2009, Nova KBM repaid a portion of loans borrowed from foreign banks in the past, this leading to a decrease in loans from banks by €127.2 million.

Nova KBM's market share in total loans granted to Slovene companies increased by almost 5 per cent. The total amount of loans at the end of June was nearly 3 per cent above the figure the Bank reported for the 2008 year-end. Considering its market share, this proves that Nova KBM's corporate credit activities in Slovenia are well above the average of the banking system.

The largest growth in credit activities was registered in loans to corporate customers, and the total new loans approved in this segment already exceeded two-thirds of the increase planned for 2009. The Bank's market share in loans to non-bank customers went up by 0.1 percentage point to 10.0 per cent, meaning that the Bank's credit activities were above of that of the banking system's average in the first half of the year. From January to June, the Bank's market share in loans to households, which account for slightly over one-seventh of the Bank's total assets, went down by 0.1 percentage points to 11.6 per cent as of the end of June 2009.

Stable and liquid financial sector plays a crucial role in each country and supports the development of local economy. This is why Nova KBM provides support to prosperous customers, helps customers to overcome the recession period, and contributes to a further growth and development of its customers.

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