

## **Nova Kreditna banka Maribor d.d., Maribor**

### **Preliminary Announcement of Results of Nova KBM d.d. for 2Q 2010**

Based on the regulations of the Ljubljana Stock Exchange and the legislation in force, Nova KBM d.d. makes the following announcement:

Net interest income for the period from 1 January to 30 June 2010 amounted to €54.1 million or 53.1 per cent of the figure planned for 2010. The interest margin (calculated on average total assets) was 2.28 per cent, 0.21 per cent below the planned figure. Net fee and commission income was €23.5 million, 51.3 per cent of the figure planned for 2010. The Bank covered 56.6 per cent of administration costs including depreciation and amortisation with net fee and commission income. As a result of the recession and, consequently, deterioration of its credit portfolio, the Bank's profit has been particularly hit by above-average net impairment charges and provisions of €27.4 million, an amount that equals 68.5 per cent of net impairment charges and provisions to be made in the entire 2010. In the period from 1 January to 30 June 2010, Nova KBM d.d. generated profit from continuing operations of €15.0 million. Net profit amounted to €10.2 million or 59.1 per cent of the figure planned for 2010.

The Bank's total assets amounted to €4,839.1 million as of 30 June 2010, an increase of €49.8 million or 1.0 per cent over the 2009 year-end figure. In terms of total assets, the Bank's market share as of the end of June was 9.2 per cent, 0.1 percentage point below the 2009 year-end figure.

Net loans to non-bank customers reached €3,446.5 million at the end of June, €110.9 million over the amount reported for the 2009 year-end. The Bank's market share in loans to non-bank customers has increased by 0.1 per cent to 10.0 per cent.

Deposits from non-bank customers were €2,971.7 million at the end of June, an increase of €25.3 million over the 2009 year-end figure. As of the end of June 2010, the ratio of net loans to deposits of non-bank customers was 116 per cent.

Total shareholders' equity amounted to €376.4 million at the end of June 2010, an increase of €8.6 million over the 2009 year-end figure. The total capital adequacy of the Bank as of the end of June 2010 was 10.38 per cent.

This announcement will also be available on the Bank's website ([www.nkbm.si](http://www.nkbm.si)) from 26 July 2010 onwards.

Nova KBM Management Board

Date: 26.7.2010