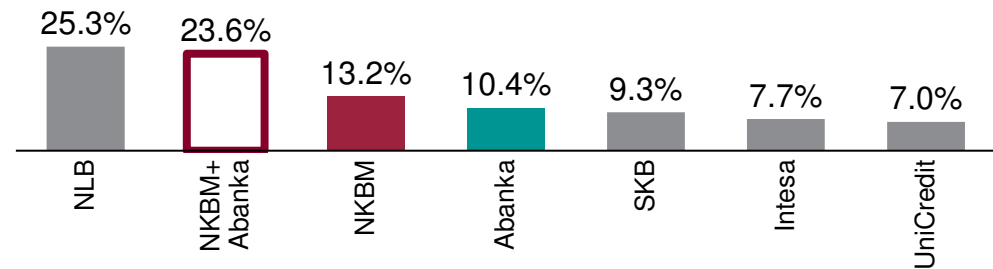


Banking group with Most Extensive Distribution Network

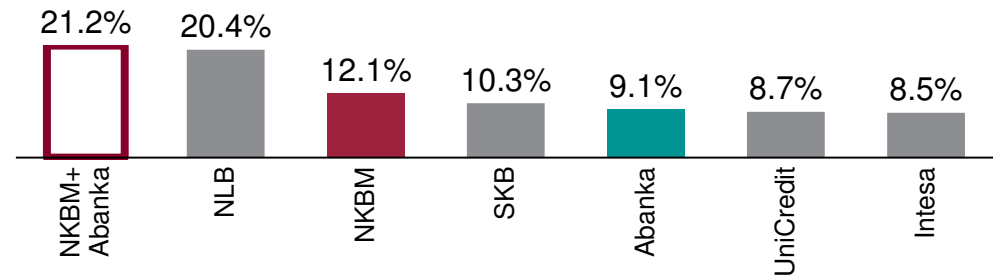
The combined **Nova KBM and Abanka** will have:

- ✓ **Over €8.5 bn** assets (YE 2019E)
- ✓ **Over 20% market share in loans** (Q3 2019)
- ✓ **Approximately 800,000** clients
- ✓ **2,100+** employees
- ✓ **Nova KBM and Abanka** are significant banks supervised by the ECB
- ✓ **Most extensive distribution network in Slovenia**
 - ✓ **110+ branches** (incl. **Specialized Business Offices**)
 - ✓ **Long-term distribution agreement with Post Slovenije** (signed in 2011 for 25 years, until 2036) giving it access to the largest distribution network in Slovenia (**+450 post offices**)
 - ✓ **Close to 500 ATMs** across the country
 - ✓ **1,000+ total banking points** (Nova KBM + Abanka)
 - ✓ **Leading retail auto leasing franchise** with nationwide coverage

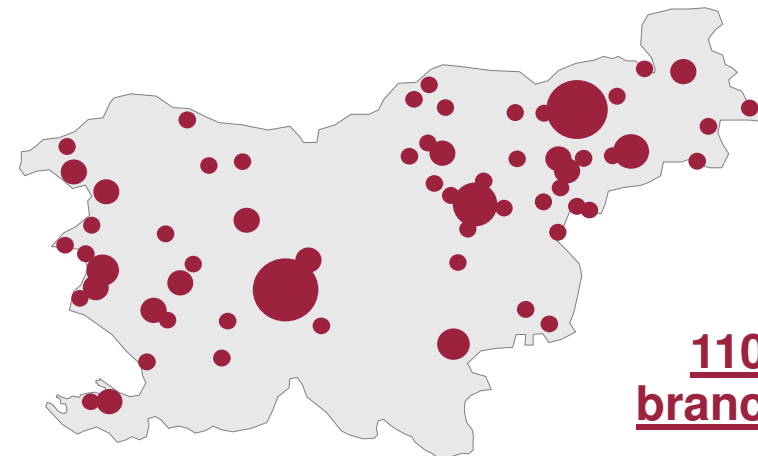
Market Share by Customer Deposits (Q3 2019)



Market Share by Loans to Customers (Q3 2019)



Distribution Network (Nova KBM + Abanka)



110+
branches



Future merged bank with Increased Scale, Profitability, Stability & Benefits

