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JANUARY TO DECEMBER 2012

**UNAUDITED RESULTS OF
OPERATIONS OF THE NOVA KBM GROUP**

MARCH 2013

150yrs.



Nova KBM
READY FOR TOMORROW

Corporate governance bodies as of 31 December 2012

Management Board of the Bank

Aleš Hauc	President
Igor Žibrik	Member

Executive Directors of the Bank

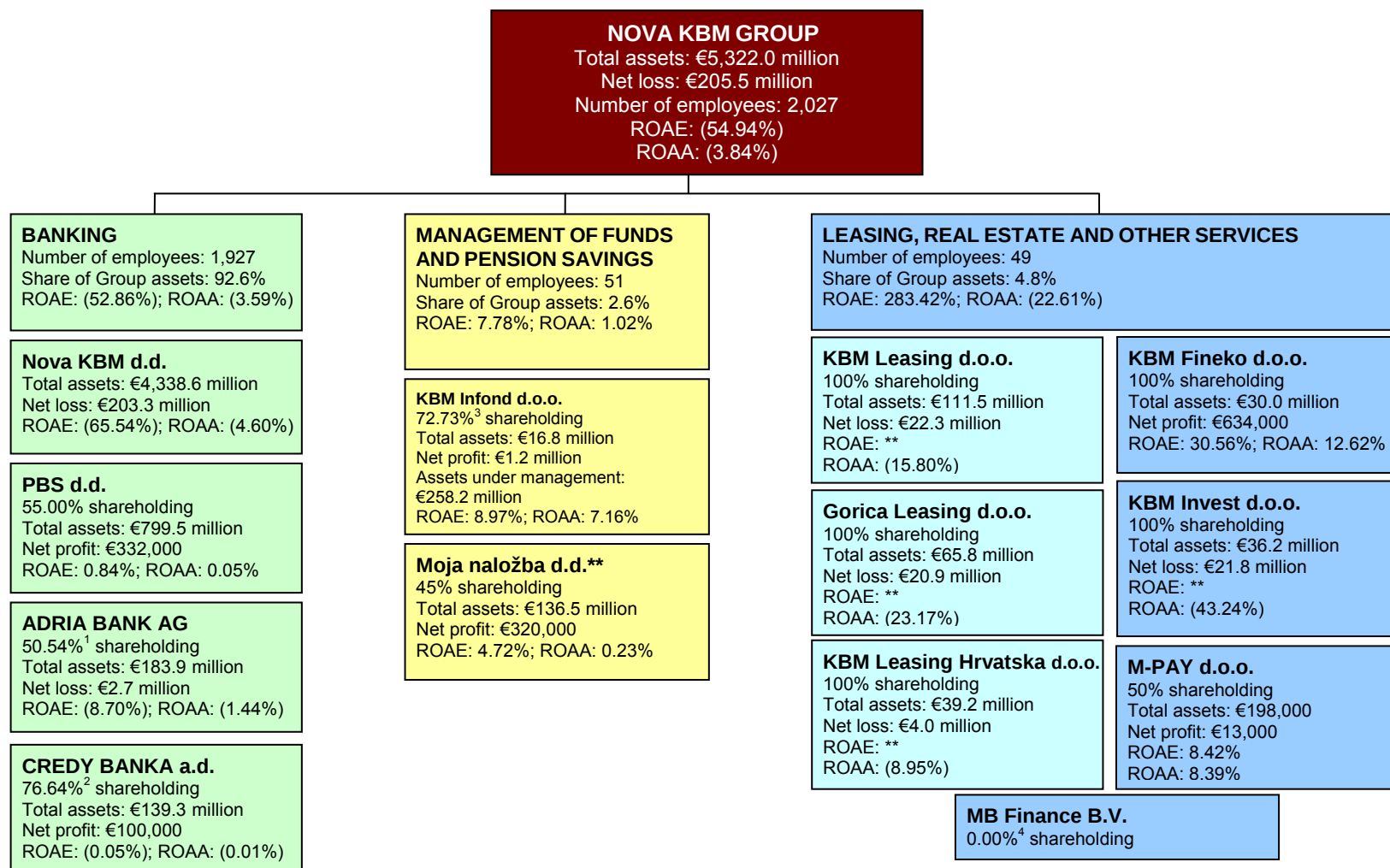
Aleksander Batič
Anton Guzej
Ksenija Mrevlje
Nataša Fesel
Peter Kupljen
Vlasta Brečko
Simon Hvalec
Uroš Lorenčič

Supervisory Board of the Bank

Peter Kukovica	Chairman
Niko Samec	Deputy Chairman
Andrej Fatur	Member
Egon Žižmond	Member
Karmen Dvorjak	Member
Keith Charles Miles	Member
Peter Kavčič	Member
Miha Glavič	Member

Name of the parent bank:	Nova Kreditna banka Maribor d.d.
Short name of the parent bank:	Nova KBM d.d.
Registered office:	Ulica Vita Kraigherja 4, 2505 Maribor
BIC (SWIFT):	KBMASI2X
Reuters:	KBMS
IBAN:	SI56 0100 0000 0400 014
Account No.:	01000-0000400014
Registration No.:	5860580
Entry No. in the register of companies of the Maribor District Court:	062/10924200
VAT ID No.:	SI94314527
Share capital:	€40,814,313.08





ROAE and ROAA are calculated gross of taxes.

* Associated company.

** Ratio not calculated due to either negative average capital or negative capital in the last financial year.

¹ The Group's share in voting rights and share capital of Adria Bank accounts for 50.54%, while its share in the paid-up capital of Adria Bank equals 46.65%. Paid-up capital is made up of share capital and participating interests without voting rights held by non-controlling interest.

² The shareholders' agreement entered into between the Bank and the Republic of Serbia includes a provision under which a 12.89% stake of the Republic of Serbia in Credy banka is subject to a call option available to the Bank and a put option available to the Republic of Serbia. Following the exercise of the option, the shareholding of the Bank in Credy banka will increase to 89.53%, while the shareholding of the Republic of Serbia will fall to nil.

³ The Group's share in the share capital of KBM Infond accounts for 72.00%. Due to KBM Infond holding a certain percentage of its own shares, the Group's share in the capital and voting rights of KBM Infond equals 72.73%.

⁴ MB Finance is in accordance with an explanation given by the Standing Interpretation Committee, SOP 12, regarded as a special purpose vehicle controlled by Nova KBM. Nova KBM has neither voting rights nor an equity stake in this entity.



Profile of Nova KBM d.d. and the Nova KBM Group

Nova KBM d.d. (hereafter also referred to as the 'Bank') is the parent company of the Nova KBM Group (hereafter also referred to as the 'Group'), which consists of the parent company, 11 subsidiaries and one associate entity. The names of the companies and the Group's shareholding in them are presented in the table below.

In December 2012, the Bank sold its 51% shareholding in Zavarovalnica Maribor, which is therefore no longer an associated company within the Group. The company KBM Projekt is no longer a member of the Group. On 30 October 2012, the company filed for liquidation, with the result that the Group lost control of it.

Nova KBM is a commercial bank with a tradition of understanding and supporting its retail and corporate customers to whom it provides standard banking products. The Bank's registered office is at Ulica Vita Kraigherja 4, 2505 Maribor, Slovenia. The Bank is obliged to prepare consolidated financial statements.

Composition of the Nova KBM Group as of 31 December 2012:

Company	Position in the Group	Share in voting rights (%)
Nova KBM d.d.	parent bank	
Poštna banka Slovenije d.d	subsidiary bank	55.00
Adria Bank AG	subsidiary bank	50.54 ¹
Credy banka a.d.	subsidiary bank	76.64 ²
KBM Fineko d.o.o.	subsidiary company	100.00
KBM Infond d.o.o.	subsidiary company	72.73 ³
KBM Leasing d.o.o.	subsidiary company	100.00
KBM Invest d.o.o.	subsidiary company	100.00
Gorica Leasing d.o.o.	subsidiary company	100.00
M Pay d.o.o.	subsidiary company	50.00
KBM Leasing Hrvatska d.o.o.	subsidiary company	100.00
MB Finance B.V.	subsidiary company	00.00 ⁴
Moja naložba d.d.	associated company	45.00

¹ The Group's share in voting rights and share capital of Adria Bank AG accounts for 50.54%, while its share in the paid-up capital of Adria Bank AG equals 46.65%. Paid-up capital is made up of share capital and participating interests without voting rights held by non-controlling interest.

² The shareholders' agreement entered into between the Bank and the Republic of Serbia includes a provision under which a 12.89% stake of the Republic of Serbia in Credy banka is subject to a call option available to the Bank and a put option available to the Republic of Serbia. Following the exercise of the option, which is included in other liabilities and the price of which is set at €5,636,000, the shareholding of the Bank in Credy banka will increase to 89.53%, while the shareholding of the Republic of Serbia will fall to 0%.

³ The Group's share in the share capital of KBM Infond accounts for 72.00%. Due to KBM Infond holding a certain percentage of its own shares, the Group's share in the capital and voting rights of KBM Infond equals 72.73%.

⁴ MB Finance is in accordance with an explanation given by the Standing Interpretation Committee, SOP 12, regarded as a special purpose vehicle controlled by Nova KBM. Nova KBM has neither voting rights nor an equity stake in this entity.

Key performance indicators of individual Group members for the year ended 31 December 2012

COMPANY	Number of employees	Net profit or (loss) (€000)	Total assets (€000)	ROAE before tax (%)	ROAA before tax (%)
Nova KBM d.d.	1,280	(203,255)	4,338,568	(65.54)	(4.60)
PBS d.d.	236	332	799,519	0.84	0.05
ADRIA BANK AG	31	(2,729)	183,923	(8.70)	(1.44)
CREDY BANKA a.d.	380	100	139,253	(0.05)	(0.01)
KBM INFOND d.o.o.	37	1,241	16,781	8.97	7.16
KBM FINEKO d.o.o.	11	634	30,041	30.56	12.62
KBM LEASING d.o.o.	9	(22,310)	111,515	*	(15.80)
KBM INVEST d.o.o.	9	(21,806)	36,249	*	(43.24)
GORICA LEASING d.o.o.	12	(20,905)	65,767	*	(23.17)
KBM LEASING HRVATSKA d.o.o.	8	(3,962)	39,210	*	(8.95)
M-PAY d.o.o.	0	13	198	8.42	8.39
MOJA NALOŽBA d.d.	14	320	136,496	4.72	0.23

*Negative average capital or negative capital in the last financial year.

Key performance indicators of the Nova KBM Group

	2012	2011	Index
Statement of financial position (€000)	31.12.	31.12.	
Total assets	5,322,003	5,813,071	92
Total deposits from the non-banking sector	3,618,678	3,760,639	96
Total loans to the non-banking sector	3,397,898	3,844,085	88
Total equity	253,397	435,563	58
Statement of income (€000)	12M 2012	12M 2011	
Net interest income	105,844	135,593	78
Net fee and commission income	58,800	56,428	104
Net gains/(losses) from trading in securities and foreign exchange	24,058	(3,665)	
Other income	23,079	9,569	241
Operating costs	(120,502)	(125,099)	96
Impairment losses and provisions	(309,237)	(175,391)	176
(Loss) from continuing operations	(217,958)	(102,565)	213
Net (loss) for the reporting period	(205,503)	(81,122)	253
Ratios	31.12.	31.12.	
Net (loss) per share ⁵ (€)	(5.25)	(2.38)	
Book value per share ⁶ (€)	5.38	10.07	
ROAA before tax (%)	(3.84)	(1.75)	
ROAE before tax (%)	(54.94)	(21.51)	
Operating costs/Average total assets (%)	2.12	2.13	
Cost/Income (%)	56.90	63.21	

⁵ *Net loss per share* is calculated as the ratio between the net loss attributable to owners of the parent and the weighted average number of Bank shares in the reporting period.

⁶ *Book value per share* on the last day of the reporting period is calculated as the ratio between the equity attributable to owners of the parent and the total number of Bank shares outstanding on the last day of the reporting period.

Operating results of the Nova KBM Group

The Group's 2012 pre-tax, pre-provision profit totalled €91,279,000 (up 25.3% on 2011, due to exceptional gains made on the sale of the equity stake in Zavarovalnica Maribor). Throughout 2012, the operations of the Group were affected by adverse market conditions, which deteriorated even further in the second half of the year when the national economic activity once again came to halt. This resulted in a deterioration of the quality of the Group's loan portfolio and its restructuring, which forced the Group to set aside a considerable amount of provisioning. Net provisions and impairment losses amounted to €309,237,000 last year (up 76.3% on 2011). In its efforts to respond to the challenges of the economic environment, the Group took a number of measures to cut down on operating expenses. These measures proved to be effective and were reflected in a 4.1% year-on-year decrease in the Group's administration costs, with administration costs of the Bank declining by as much as 7.2%.

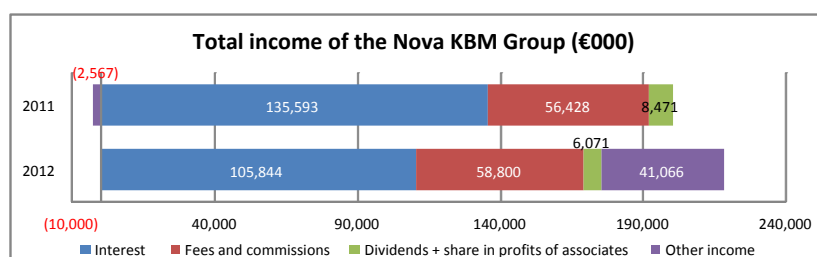
For 2012, **the loss from continuing operations applicable to the Group** was €217,958,000. A €133.8 million year-on-year increase in provisioning expenses and a drop of €29.7 million in net interest contributed the most to the 2012 pre-tax loss of the Group being higher than in 2011.

The net loss of the Group was €205,503,000 (2011: €81,122,000). The following Group companies reported a net profit for 2012: KBM Infond (€1.2 million), KBM Fineko (€0.6 million), PBS (€0.3 million), and Credy banka (€0.1 million). On the other hand, a net loss was posted by the following Group companies: Adria Bank (€2.7 million), KBM Leasing Hrvatska (€4.0 million), Gorica Leasing (€20.9 million), KBM Invest (€21.8 million), KBM Leasing (€22.3 million), and Nova KBM (€203.3 million).

Interest income and similar income amounted to €227,856,000 (down €34.9 million, or 13.3%, on 2011), while interest expense and similar expense totalled €122,012,000 (down €5.2 million, or 4.1%, on 2011), providing **net interest income** of €105,844,000 (down €29.7 million, or 21.9%, on 2011).

Fee and commission income totalled €94,185,000 (down 4.3% on 2011), while fee and commission expense totalled €35,385,000 (down 15.8% on 2011), providing **net fee and commission income** of €58,800,000 (up 4.2%, or €2.4 million, on 2011).

Other income saw a significant increase in 2012 compared to 2011 (see chart), which was



due mainly to one-off gains generated on the early redemption of hybrid instruments and the sale of Zavarovalnica Maribor.

Financial position of the Nova KBM Group

The Group's **total assets** were €5,322,003,000 at the end of 2012, a decrease of €491,068,000, or 8.4%, relative to 2011.

Deposits from the non-banking sector totalled €3,612,206,000 at the end of 2012, down 3.9% on 2011. Of the Group companies, Nova KBM registered the largest drop

in customer deposits, with deposits from the state decreasing by 13.4%, and household deposits decreasing by 3.1% year-on-year. **Loans and advances to customers** were €3,397,898,000, a decrease of 11.6% relative to 2011, as a result of a decline in loans given to non-financial companies, but also due to the recognition of additional impairment losses. The decrease in loans given to households was attributable to a lower demand for loans due to the difficult economic climate and tighter lending conditions.

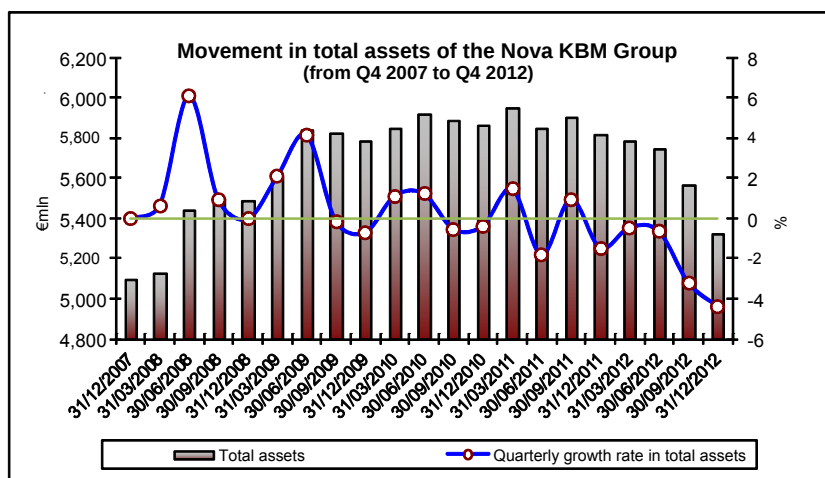
As of 31 December 2012, **deposits and loans from banks** amounted to €576,004,000. The year-on-year decrease in loans from banks was mainly due to Nova KBM prepaying the remaining portion of a syndicated term loan facility it had raised in the past. **Debt securities in issue** registered an increase, which was primarily due to Nova KBM issuing certificates of deposit in March and KBM10 bonds in December. The decrease in **subordinated liabilities** derived from the early redemption of hybrid instruments.

The year-on-year decrease in **investments in the equity of associates and joint ventures accounted for using the equity method** was related to the sale of a 51% shareholding in Zavarovalnica Maribor, and to additional impairment losses set aside for capital investments.

The Group's **total equity** amounted to €253,397,000 at the end of 2012, down €182,166,000 on 2011, mainly as a result of loss reported for the year.

The **estimated Tier I capital adequacy ratio** of the Group was 8.13% as of 31 December 2012, according to unaudited data. The estimated Core Tier I capital ratio of the Group and the Bank was 5.23% (EBA methodology: 7.54%) and 4.89% (EBA methodology: 7.59%), respectively, at the 2012 year-end

In 2012, the Bank took a number of measures to increase its Core Tier I capital. The most important measures the Bank took in this regard last year were the following: partial redemption, at a discount, of hybrid instruments which formed part of the Bank's additional own funds I (positive impact on Core Tier I capital of the Group: €38 million); the sale of Zavarovalnica Maribor (a gain of €18 million, along with a decrease of €27 million in capital deduction items); and the raising of a hybrid loan facility (€100 million).



Shareholder structure and information on shares

The shareholders' equity of the Bank decreased year-on-year by 48.5%, or €181,167,000, to €192,569,000 at the end of 2012, as a result of a net loss of €203,255,000 reported for the year, offset by an increase of €22,089,000 arising from a recovery in the market price of securities that are fair valued through equity.

Information on shares

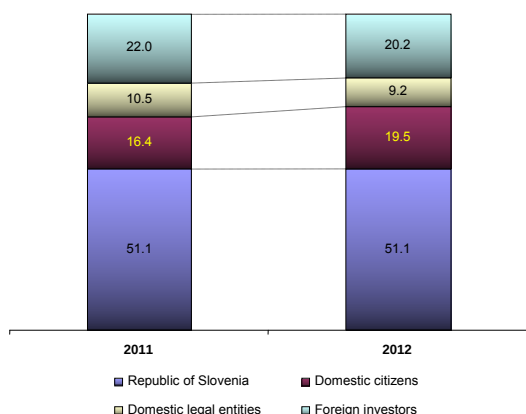
Nova KBM shares (ticker symbol: KBMR) are traded in the prime market segment of the Ljubljana Stock Exchange. The prime market is the most prominent segment of the equity market of the Ljubljana Stock Exchange on which the shares of the best Slovene public limited companies are traded. Since May 2011, Nova KBM shares have also been traded in the main market of the Warsaw Stock Exchange. Nova KBM has issued only one class of shares which are all freely transferable and bear the same rights. Each ordinary share entitles its holder to one vote at the Shareholders' Meeting.

Holders of ordinary shares have the following rights:

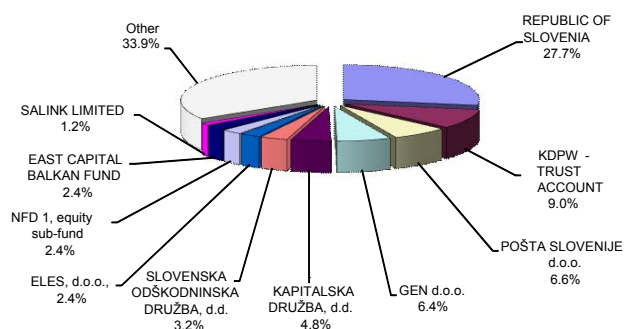
- participation in the management of the Bank
- participation in profits (dividend)
- pro-rata distribution of residual assets in case of bankruptcy or liquidation of the Bank.

The Bank is bound to pay a dividend to shareholders, and shall enable shareholders to participate and to vote at Shareholders' Meetings.

Shareholder structure of Nova KBM (%)



Largest shareholders of Nova KBM on 31 December 2012



10 largest shareholders of the Bank on 31 December 2012

Shareholder	Number of shares	Shareholding ⁷ (%)
REPUBLIC OF SLOVENIA	10,822,805	27.66
KDPW – TRUST ACCOUNT	3,522,974	9.00
POŠTA SLOVENIJE d.o.o.	2,599,192	6.64
GEN d.o.o.	2,500,000	6.39
KAPITALSKA DRUŽBA d.d.	1,875,920	4.79
SLOVENSKA ODŠKODNINSKA DRUŽBA d.d.	1,250,614	3.20
ELES d.o.o.	937,500	2.40
NFD 1, equity sub-fund	935,833	2.39
EAST CAPITAL BALKAN FUND	925,067	2.36
SALINK LIMITED	476,550	1.22

Number of Bank shares held by members of the Bank's Management and Supervisory Boards on 31 December 2012

Out of the members of the Bank's Management and Supervisory Boards, Keith Charles Miles, a Supervisory Board member, held 24 Nova KBM shares (0.000061% shareholding) as of 31 December 2012.

Information on shares

	31.12.2012	31.12.2011	31.12.2010			
Number of shareholders	97,429	98,354	100,295			
Number of ordinary shares	39,122,968	39,122,968	26,081,979			
Share price on the last trading date (€)	1.30	3.16	10.20			
Market capitalisation (€000)	50,860	123,629	266,036			
	Nova KBM			Nova KBM Group		
	31.12.2012	31.12.2011	31.12.2010	31.12.2012	31.12.2011	31.12.2010
Book value per share ⁸ (€)	4.92	9.55	14.39	5.38	10.07	15.22
Net earnings/(loss) per share ⁹ (€)	(5.20)	(2.42)	0.36	(5.25)	(2.38)	0.41
P/E ratio ¹⁰	(0.25)	(1.31)	28.33	(0.25)	(1.33)	24.88
P/B ratio ¹¹	0.26	0.33	0.71	0.24	0.31	0.67

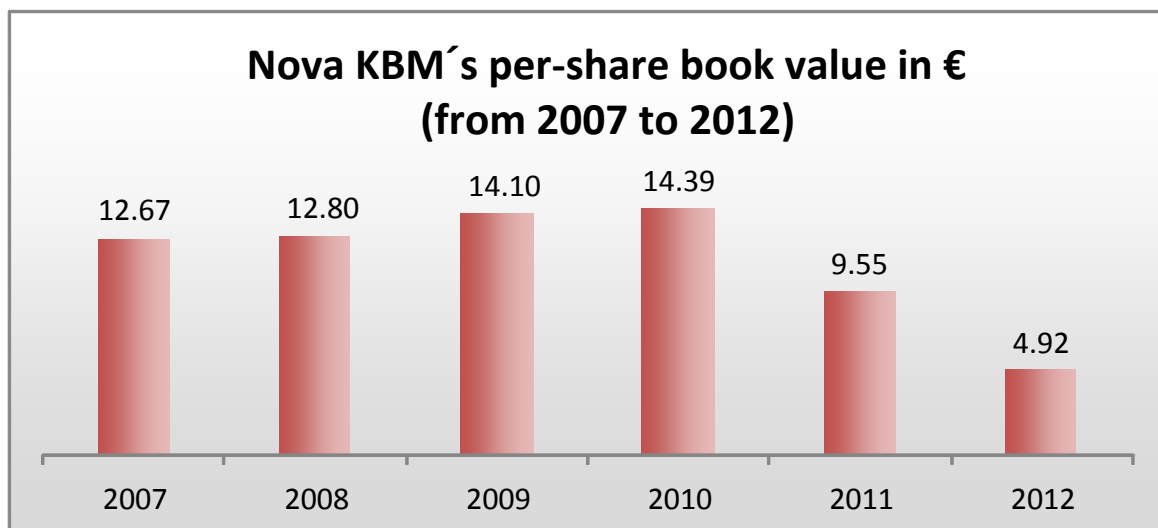
⁷ Voting rights equal ownership interest.

⁸ Book value per share on the last day of the reporting period is calculated as the ratio between the total shareholders' equity of the Bank (for the Group: equity attributable to owners of the parent) and the weighted average number of shares in the period.

⁹ Net earnings or loss per share is calculated as the ratio between the Bank's net profit or loss (for the Group: net profit or loss attributable to owners of the parent) and the weighted average number of shares in the period.

¹⁰ P/E ratio is calculated as the ratio between the share price on the last trading date and the Bank's net profit or loss (for the Group: net profit or loss attributable to owners of the parent) per share.

¹¹ P/B ratio is calculated as the ratio between the share price on the last trading date and the book value per share.

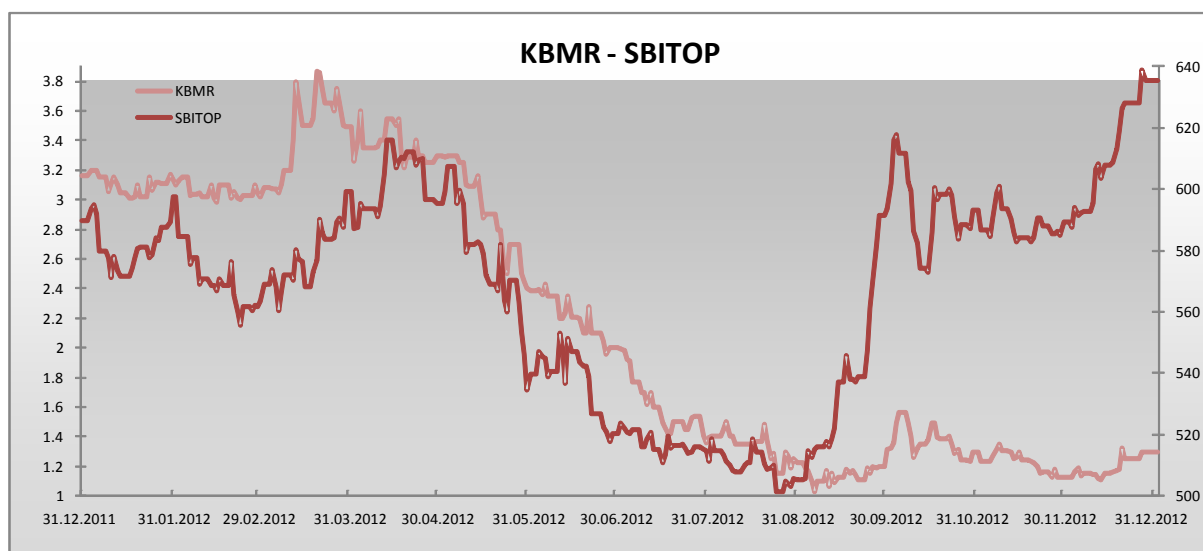


Share performance

In the period from 1 January to 31 December 2012, the price of KBMR shares traded on the Ljubljana Stock Exchange, which is the prime market for KBMR shares, ranged between €1.03 and €3.87 per share. The highest share price, at €3.87, was achieved on 20 March 2012, while the lowest price was registered on 6 August 2012 when KBMR shares traded at €1.03 per share.

The combined turnover in Nova KBM shares on the Ljubljana Stock Exchange and Warsaw Stock Exchange totalled 4,644,000 shares, giving an average daily turnover of 18,900 shares.

Nova KBM (trading symbol: KBMR; in €) share performance on the Ljubljana Stock Exchange and the SBI TOP Index movement in 2012 are presented in the chart below.



Financial statements of the Nova KBM Group

Consolidated Statement of Income – Nova KBM Group

€000

No.	ITEM DESCRIPTION	2012	2011	Index
1	2	3	4	5=3/4
1	Interest income and similar income	227,856	262,805	86.7
2	Interest expense and similar expense	(122,012)	(127,212)	95.9
3	Net interest income	105,844	135,593	78.1
4	Dividend income	2,572	2,956	87.0
5	Fee and commission income	94,185	98,432	95.7
6	Fee and commission expense	(35,385)	(42,004)	84.2
7	Net fee and commission income	58,800	56,428	104.2
8	Realised gains/(losses) on financial assets and liabilities not measured at fair value through profit or loss	25,972	(615)	-
9	Net gains/(losses) on financial assets and liabilities held for trading	(5,306)	3,682	-
10	Net gains/(losses) on financial assets and liabilities designated at fair value through profit or loss	2,656	(7,216)	-
11	Net exchange rate differences	736	484	152.1
12	Net gains on derecognition of assets excluding non-current assets held for sale	18,110	563	-
13	Other net operating income	2,451	248	-
14	Administration costs	(104,059)	(108,455)	95.9
15	Depreciation and amortisation	(16,443)	(16,644)	98.8
16	Provisions	(9,072)	(16,939)	53.6
17	Impairment losses	(300,165)	(158,452)	189.4
18	Share of profits of associates and joint ventures accounted for using the equity method	3,499	5,515	63.4
19	Net gains from non-current assets held for sale and liabilities associated therewith	(3,553)	287	-
20	(LOSS) FROM CONTINUING OPERATIONS	(217,958)	(102,565)	212.5
21	Income tax related to profit or loss from continuing operations	12,455	21,443	58.1
22	NET (LOSS) FOR THE FINANCIAL YEAR	(205,503)	(81,122)	253.3
23	a) Attributable to owners of the parent	(205,395)	(82,440)	249.1
24	b) Attributable to non-controlling interest	(108)	1,318	-

Consolidated Statement of Financial Position – Nova KBM Group

€000

No.	ITEM DESCRIPTION	31.12.2012	31.12.2011	Index
1	2	3	4	5=3/4
1	Cash and balances with the central bank	223,882	147,373	151.9
2	Financial assets held for trading	1,572	8,741	18.0
3	Financial assets designated at fair value through profit or loss	34,563	38,475	89.8
4	Available-for-sale financial assets	589,413	699,603	84.2
5	Loans and advances	3,633,253	4,040,238	89.9
	- loans and advances to banks	162,408	177,420	91.5
	- loans and advances to customers	3,397,898	3,844,085	88.4
	- other financial assets	72,947	18,733	389.4
6	Held-to-maturity financial assets	500,108	449,605	111.2
7	Non-current assets and disposal groups classified as held for sale and discontinued operations	2,282	6,405	35.6
8	Property, plant and equipment	86,765	94,376	91.9
9	Investment property	53,317	54,544	97.8
10	Intangible assets	37,485	33,451	112.1
11	Investments in the equity of associates and joint ventures accounted for using the equity method	3,090	47,539	6.5
12	Tax assets	41,282	34,031	121.3
	- current tax assets	2,424	2,014	120.4
	- deferred tax assets	38,858	32,017	121.4
13	Other assets	114,991	158,690	72.5
14	TOTAL ASSETS	5,322,003	5,813,071	91.6
15	Financial liabilities due to the central bank	485,149	415,478	116.8
16	Financial liabilities held for trading	1,658	2,486	66.7
17	Financial liabilities measured at amortised cost	4,528,517	4,901,890	92.4
	- deposits from banks	107,077	154,660	69.2
	- deposits from customers	3,612,206	3,760,483	96.1
	- loans from banks	576,004	701,045	82.2
	- loans from customers	6,472	156	-
	- debt securities	88,592	48,973	180.9
	- subordinated liabilities	98,069	187,923	52.2
	- other financial liabilities	40,097	48,650	82.4
18	Financial liabilities associated to transferred assets	0	8,022	-
19	Provisions	46,630	38,252	121.9
20	Other liabilities	6,652	11,380	58.5
21	TOTAL LIABILITIES	5,068,606	5,377,508	94.3
22	TOTAL SHAREHOLDERS' EQUITY	253,397	435,563	58.2
23	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	5,322,003	5,813,071	91.6

Financial statements of Nova KBM d.d.

Statement of Income – Nova KBM d.d.

€000

No.	ITEM DESCRIPTION	2012	2011	Index
1	2	3	4	5=3/4
1	Interest income and similar income	177,026	207,085	85.5
2	Interest expense and similar expense	(105,290)	(107,828)	97.6
3	Net interest income	71,736	99,257	72.3
4	Dividend income	5,396	8,800	61.3
5	Fee and commission income	46,365	49,944	92.8
6	Fee and commission expense	(4,630)	(9,520)	48.6
7	Net fee and commission income	41,735	40,424	103.2
8	Realised gains/(losses) on financial assets and liabilities not measured at fair value through profit or loss	24,550	(739)	-
9	Net gains/(losses) on financial assets and liabilities held for trading	(8,630)	3,188	-
10	Net gains/(losses) on financial assets and liabilities designated at fair value through profit or loss	2,633	(7,135)	-
11	Net exchange rate differences	716	2,202	32.5
12	Net gains on derecognition of assets excluding non-current assets held for sale	35,327	(413)	-
13	Other net operating (loss)	(1,067)	(2,963)	36.0
14	Administration costs	(70,157)	(75,580)	92.8
15	Depreciation and amortisation	(11,986)	(13,162)	91.1
16	Provisions and impairment losses	(304,985)	(158,184)	192.8
17	Net gains from non-current assets held for sale and liabilities associated therewith	397	287	138.3
18	(LOSS) FROM CONTINUING OPERATIONS	(214,335)	(104,018)	206.1
19	Income tax related to profit or loss from continuing operations	11,080	20,043	55.3
20	NET (LOSS) FOR THE FINANCIAL YEAR	(203,255)	(83,975)	242.0

Statement of Financial Position – Nova KBM d.d.

€000

No.	ITEM DESCRIPTION	31.12.2012	31.12.2011	Index
1	2	3	4	5=3/4
1	Cash and balances with the central bank	151,124	97,023	155.8
2	Financial assets held for trading	1,178	8,442	14.0
3	Financial assets designated at fair value through profit or loss	34,043	37,942	89.7
4	Available-for-sale financial assets	417,102	523,932	79.6
5	Loans and advances	3,127,450	3,533,437	88.5
	- loans and advances to banks	169,382	182,418	92.9
	- loans and advances to customers	2,891,136	3,342,123	86.5
	- other financial assets	66,932	8,896	752.4
6	Held-to-maturity financial assets	397,130	339,819	116.9
7	Non-current assets and disposal groups classified as held for sale and discontinued operations	310	450	68.9
8	Property, plant and equipment	62,004	64,753	95.8
9	Investment property	1,660	1,900	87.4
10	Intangible assets	23,381	27,099	86.3
11	Investments in subsidiaries, associates and joint ventures	55,980	101,967	54.9
12	Tax assets	35,100	29,694	118.2
	- current tax assets	4	3	133.3
	- deferred tax assets	35,096	29,691	118.2
13	Other assets	32,106	44,079	72.8
14	TOTAL ASSETS	4,338,568	4,810,537	90.2
15	Financial liabilities due to the central bank	423,646	370,465	114.4
16	Financial liabilities held for trading	3,412	1,693	201.5
17	Financial liabilities measured at amortised cost	3,674,360	4,019,386	91.4
	- deposits from banks	53,880	121,380	44.4
	- deposits from customers	2,910,847	3,061,681	95.1
	- loans from banks	501,368	603,842	83.0
	- loans from customers	6,470	154	-
	- debt securities	88,591	27,885	317.7
	- subordinated liabilities	88,190	178,035	49.5
	- other financial liabilities	25,014	26,409	94.7
18	Financial liabilities associated to transferred assets	0	8,022	-
19	Provisions	41,033	31,268	131.2
20	Other liabilities	3,548	5,967	59.5
21	TOTAL LIABILITIES	4,145,999	4,436,801	93.4
22	Share capital	40,814	40,815	100.0
23	Share premium	165,775	165,775	100.0
24	Revaluation reserves	(2,092)	(24,181)	8.7
25	Reserves from profit	275,044	275,044	100.0
26	Retained (loss) (including net loss for the financial year)	(286,972)	(83,717)	342.8
27	TOTAL SHAREHOLDERS' EQUITY	192,569	373,736	51.5
28	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,338,568	4,810,537	90.2

Financial calendar of Nova KBM d.d. for 2013

All notices and announcements will be available in the electronic dissemination system of the Ljubljana Stock Exchange, SEOnet (www.ljse.si), and on the Bank's website (www.nkbm.si).

Type of announcement or event	Anticipated date of announcement or event
The 2012 audited Annual Report of Nova KBM d.d. and the Nova KBM Group	Thursday, 25 April 2013
Statement of compliance with the Corporate Governance Code	Thursday, 25 April 2013
Preliminary information on results for the period January – March 2013	Thursday, 25 April 2013
Convocation of the 24th regular Shareholders' Meeting of Nova KBM d.d.	Monday, 13 May 2013
Report on operations and unaudited financial statements of Nova KBM d.d. and the Nova KBM Group for the period January – March 2013	Thursday, 30 May 2013
The 24th regular Shareholders' Meeting of Nova KBM d.d.	Friday, 14 June 2013
Decisions adopted at the 24th regular Shareholders' Meeting of Nova KBM d.d.	Monday, 17 June 2013
Preliminary information on results for the period January – June 2013	Wednesday, 31 July 2013
Report on operations and unaudited financial statements of Nova KBM d.d. and the Nova KBM Group for the period January – June 2013	Thursday, 29 August 2013
Preliminary information on results for the period January – September 2013	Wednesday, 30 October 2013
Report on operations and unaudited financial statements of Nova KBM d.d. and the Nova KBM Group for the period January – September 2013	Thursday, 28 November 2013
The 2014 Business Plan of Nova KBM d.d. and the Nova KBM Group	Thursday, 19 December 2013

The above stated dates are provisional and are subject to change. Any changes in release dates will be published on the website of Nova KBM d.d.