



SPARKASSE 

Factsheet 2024

#believeintomorrow

Who are we?

Banka Sparkasse d.d., is part of the Erste Bank and Sparkasse group, which has been **one of the largest financial groups in Central and Southeastern Europe for more than 200 years**. Our first important milestone was in 1999 when Kärntner Sparkasse institutionalized its existence in the Slovenian financial market.

Banka Sparkasse d.d., is a strong and **reliable financial partner** that supports your **personal, family, and corporate finances**. We offer a **complete range of banking products for individuals, micro, SMEs, and Corporates**.

We are committed to providing simple, convenient, and widely accessible finance with the best advice.

Being a member of Erste Bank and Sparkassen Group enables us to serve also international and regional corporate clients.

Our values



WE ARE KIND

Our relations are genuine, respectful and good-natured.



BALANCE GIVES US STABILITY IN BUSINESS AND PERSONAL LIFE

Our world is not black & white. We achieve long-term prosperity by balancing work and leisure, quality and speed, risk and growth, progress and conservation.



WE ARE HERE FOR OUR CUSTOMERS

We focus on customers, looking for the best solutions. We listen to our customers' needs.



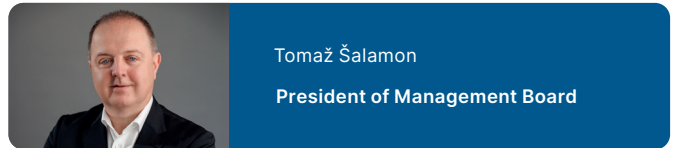
WE DARE TO REALIZE GOOD IDEAS

We look for new and improved ways to achieve goals and solve challenges. We believe in ourselves.



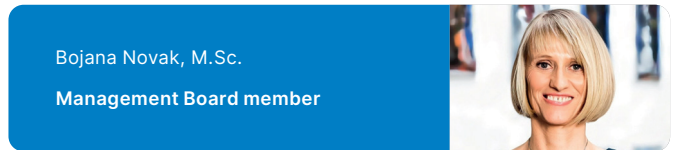
WE BUILD TRUST WITH ACCOUNTABILITY

We achieve our goals and keep our promises. We do what is right.



Tomaž Šalamon

President of Management Board



Bojana Novak, M.Sc.

Management Board member



Thomas Jurkowsch, M.Sc., LL.M.

Management Board member

Our mission

Increasing and ensuring prosperity

All people have the right to wellbeing, regardless of their social position, status, nationality, religion, gender, or age. We are here to help you on your way, to accompany you, and to make sure you always have the wind in your sails.

Our vision

Building financial health

Our firm belief that a better world is possible for everyone puts people, their lives, hearts, minds, their environment and education, and especially their Financial Health, at the center of everything we do. We are and will remain a reliable partner that makes Financial Health a possibility for everyone.

In the Sparkasse Group, we **#believeintomorrow**

Because of our belief that a better world is possible for everyone, we have defined sustainable measures in the field of **environment, society, and governance (ESG)** as a guideline for our daily activities:

- reducing our operational carbon footprint through the use of a solar power plant, company electric vehicles, recycled paper, digitalization of processes, recycling of our computers and mobile phones, as well as implementing and financing sustainable projects,
- through the Privatstiftung Foundation, we are implementing a donation program for returning to the local environment,
- we want to create a harmonious coexistence with fairness, respect, and sustainability - we are a proud signatory of the Diversity Charter to implement the principles of equality, inclusion, and diversity.

Significant Bank Performance Data and Indicators 2022 - 2024

Statement of financial position

In EUR '000	2024	2023	2022
Total assets	1,839,847	1,743,735	1,741,529
Deposits from customers	1,456,462	1,372,143	1,287,496
Loans from customers	1,387,027	1,316,870	1,298,951
Total Equity	183,155	165,569	147,857

Income statement

In EUR '000	2024	2023	2022
Net interest income	50,454	48,968	28,354
Net fee and commission income	9,259	8,582	8,680
Profit/loss from continuing operations	21,651	21,343	14,160
Total Revenues*	61,689	58,028	39,184

* Net interest income and net non-interest income

Other indicators

%	2024	2023	2022
ROE after tax	9.93	11.01	8.30
Operating costs/average total assets	1.98	1.62	1.52

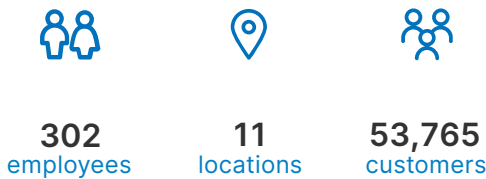
VerjemiVase



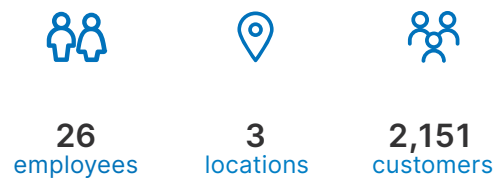
The Sparkasse Group in Slovenia

The Sparkasse Group in Slovenia consists of Banka Sparkasse d.d., and two subsidiaries - **Sparkasse Leasing S d.o.o.** and **Sparkasse Pay d.o.o.**

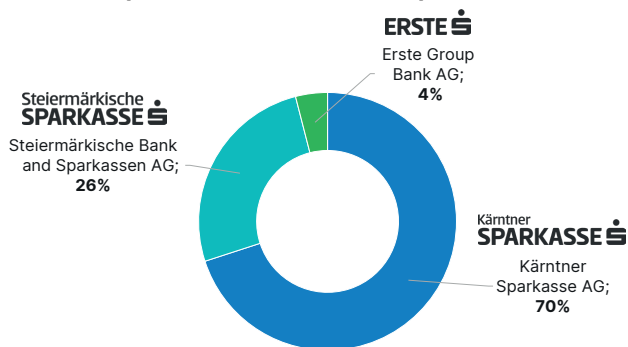
Banka Sparkasse d.d.



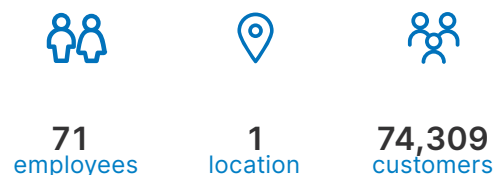
Sparkasse Leasing S d.o.o.



Ownership Structure of Banka Sparkasse:



Sparkasse Pay d.o.o.



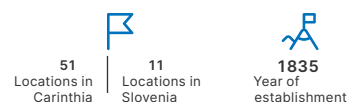
Kärntner Sparkasse AG

The Kärntner Sparkasse AG group is a regional financial service provider in the home market of Carinthia and the near-to-home market of Slovenia. As a member of the network of the Austrian savings bank group, Kärntner Sparkasse AG has valuable contacts with the markets in Central and Eastern Europe.

What sets Kärntner Sparkasse AG apart from other financial institutions is its firm roots in the regional economy and its focus on the common good. By consistently concentrating on the core business, the market position with private customers and medium-sized businesses was continuously expanded.



- Privatstiftung Kärntner Sparkasse
- Erste Bank AG



Erste Group

Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into Central and Eastern Europe. Since then Erste Group has grown to become one of the largest financial services providers in the Eastern part of the EU in terms of clients and total assets. Today, Erste Group shifts focus from being a financial services provider to building Financial Health in the regions.



Together with subsidiaries in Austria, the Czech Republic, Slovakia, Hungary, Romania, Serbia, Bosnia and Herzegovina, Montenegro, North Macedonia, Moldova, Croatia and Slovenia, the Erste Group takes care of the financial needs of more than 16 million customers.

Ratings of Erste Group AG

	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A+	A-1	Positive
Fitch	A	F1	Stable
Moody's	A1	P-1	Stable

FIT PAYMENT 3.0

Within your Erste Group Bank account, transfers to partner banks in Central and Eastern Europe can take as little as one hour.

International Desks

In each country, the International Desk is an easily accessible first point of contact for information on all questions concerning cross-border corporate business.

You are assisted via our banking network which covers Austria, Czech Republic, Slovakia, Hungary, Romania, Croatia, Serbia, Montenegro, Bosnia and Herzegovina, North Macedonia, and Slovenia.

CONTACT OF INTERNATIONAL DESK: internationaldesk@sparkasse.si



SPARKASSE 

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www.sparkasse.si

