

# Slovenská sporiteľňa <sup>after Q3</sup> 2021

3,691  
employees

1.6 mil.  
cards

2.1 mil.  
clients

749  
ATMs

242.2

million euros

*operating profit; increased by 7.4% y/y*



15.6

billion euros



*volume of deposits; increased by 9.2% y/y*

4.4

billion euros

*volume of loans to corporate clients; increased by 6.5% y/y*



20.9%

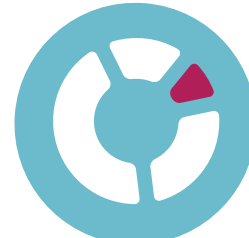
*capital adequacy; considerably exceeds the limit stipulated by the regulator*



million euros  
net profit

1.9%

*the share of defaulted loans; decreased by 0.7 percentage point y/y*



15.1

billion euros

*volume of loans; grew by 4.9% y/y. The main growth driver were housing loans which grew by 3.8%*



1.



*Slovenská sporiteľňa received the Via Bona Slovakia award in the category Well-managed company for transparency in publishing data on corporate governance. The award is given by the Pontis Foundation and the bank has already received the Responsible Large Company award in the past*

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*Slovenská sporiteľňa has a new brand positioning and claim with a unified message: THE FUTURE IS YOURS. The bank is supporting the brand's new direction with specific public commitments related to financial education, social housing, and useful outdoor facilities, through which it aims to contribute to a better future for Slovakia*