

Financial results of Slovenská sporiteľňa as of 30 September 2016

Selected Unaudited Profit and Loss Statement Data (in EUR mil.)	30.09.2016	30.09.2015	change
Net interest income	346.4	350.3	(1.1%)
Net fee and commission income	92.6	92.9	(0.3%)
Dividend income	0.8	0.7	14.3%
Net trading and fair value result	9.4	6.0	56.7%
Net result from equity method investments	1.4	2.1	(33.3%)
Rental income from investment properties & other operating leases	0.8	1.4	(42.9%)
General administrative expenses	(206.7)	(196.5)	5.2%
Net profit/loss on financial assets not measured at fair value through profit or loss	26.7	-	-
Net impairment loss on financial assets not measured at fair value through profit or loss	(30.5)	(32.7)	(6.7%)
Other operating result	(11.5)	(21.9)	(47.5%)
thereof levies on banking activities	(22.6)	(19.9)	13.6%
Pre-tax profit	229.4	202.3	13.4%
Taxes on income	(57.3)	(48.7)	17.7%
Net profit after tax attributable to owners of parent	172.1	153.0	12.5%

Operating income	451.3	453.4	(0.5%)
Operating expense	(206.6)	(196.5)	5.1%
Operating result	244.7	256.9	(4.7%)

Selected Unaudited Balance Sheet Data (in EUR mil.)	30.09.2016	30.09.2015	change
Cash and cash balances	329.8	306.7	7.5%
Financial assets – held for trading	61.8	76.4	(19.1%)
Financial assets – at fair value through profit or loss	7.7	18.8	(59.0%)
Financial assets – available for sale	1,349.9	1,262.9	6.9%
Financial assets – held to maturity	2,528.7	2,554.5	(1.0%)
Loans and receivables to credit institutions	194.6	84.4	130.6%
Loans and receivables to customers	9,867.4	9,095.0	8.5%
Total assets	14,690.4	13,796.7	6.5%
Financial liabilities held for trading	60.3	76.9	(21.6%)
Financial liabilities measured at amortised costs	12,833.1	12,170.5	5.4%
Deposits from banks	413.5	682.7	(39.4%)
Deposits from customers	11,211.6	10,428.8	7.5%
Debt securities issued	1,207.9	1,059.0	14.1%
Total equity	1,541.6	1,341.5	14.9%
Total liabilities & Equity	14,690.4	13,796.7	6.5%

Key ratios (consolidated)	30.09.2016	30.09.2015
Return on equity (ROE)	15.09%	15.60%
Return on assets (ROA)	1.61%	1.54%
Net interest margin (on interest bearing assets)	3.45%	3.76%
Cost income ratio	45.79%	43.33%
Capital adequacy – according to NBS requirements	22.60%	19.85%

Selected indicators of banking activities	30.09.2016	31.12.2015	change
Number of employees	4,237	4,207	0.7%
Number of customers (in thousand)	2,324	2,330	(0.3%)
Number of payment cards issued (in thousand)	1,449	1,425	1.7%
Number of users of Internetbanking services (in thousand)	937	899	4.2%
Number of ATMs	795	784	1.4%
Number of sales points	291	291	0.0%