

Slovenská sporiteľňa in first half of 2017



147.1
million euros
operating profit



12.1
billion euros
volume of deposits;
increased by 10.8% y/y



11.0 billion euros
volume of loans; grew
by 1.4 billion y/y.
The main growth
driver were housing
loans which grew by 16.4%;
consumer loans grew by 7.8%



20.7%
capital adequacy;
considerably
exceeds the limit
stipulated
by the law



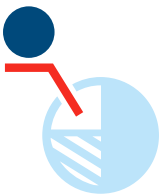
86.5
million eur
net profit



2.6
billion euros
volume of loans
to corporate clients;
increased by 9.3% y/y



4.1%
the share of defaulted loans;
decreased by 1.2 percentage point y/y



A-
The agency Fitch
has upgraded
long-term rating
of Slovenská
sporiteľňa
from BBB+ to A-



2 awards
Štefan Máj became
Banker of the year
2017 and Slovenska
sporiteľňa was again among
the finalists of the Via Bona Slovakia
award by Pontis Foundation
for responsible business
in the category Responsible
Big Company



Number of
payment cards

1,454
thousands

2014 2015 2016 2017

Users of
internetbanking

973
thousands

2014 2015 2016 2017

Number of ATMs

794

2014 2015 2016 2017