

Business results of Slovenská sporiteľňa as of 30 June 2017

Selected Unaudited Profit and Loss Statement Data (in EUR mil.)	30.06.2017	30.06.2016	change
Net interest income	218.0	231.5	(5.8%)
Net fee and commission income	54.8	64.7	(15.3%)
Dividend income	0.7	0.6	16.7%
Net trading and fair value result	8.4	6.8	23.5%
Net result from equity method investments	1.3	1.0	30.0%
Rental income from investment properties & other operating leases	0.2	0.7	(71.4%)
General administrative expenses	(136.3)	(135.8)	0.4%
Net profit/loss on financial assets not measured at fair value through profit or loss	0.3	26.8	(98.9%)
Net impairment loss on financial assets not measured at fair value through profit or loss	(19.6)	(21.4)	(8.4%)
Other operating result	(13.4)	(1.7)	688.2%
there of levies on banking activities	(16.1)	(16.3)	(1.2%)
Pre-tax profit	114.4	173.2	(33.9%)
Taxes on income	(27.9)	(38.5)	(27.5%)
Net profit after tax attributable to owners of parent	86.5	134.6	(35.7%)

Operating income	283.3	305.3	(7.2%)
Operating expense	(136.2)	(135.8)	0.3%
Operating result	147.1	169.5	(13.2%)

Selected Unaudited Balance Sheet Data (in EUR mil.)	30.06.2017	30.06.2016	change
Cash and cash balances	471.3	322.7	46.0%
Financial assets – held for trading	41.6	65.9	36.9%
Financial assets – at fair value through profit or loss	5.9	8.7	(32.2%)
Financial assets – available for sale	1,019.7	1,341.2	(24.0%)
Financial assets – held to maturity	2,554.1	2,425.5	5.3%
Loans and receivables to credit institutions	190.9	267.4	(28.6%)
Loans and receivables to customers	10,970.3	9,603.6	14.2%
Total assets	15,594.7	14,384.9	8.4%
Financial liabilities held for trading	39.4	64.7	(39.1%)
Financial liabilities measured at amortised costs	13,866.1	12,588.1	10.4%
Deposits from banks	295.1	402.0	(26.6%)
Deposits from customers	12,114.3	10,937.4	10.8%
Debt securities issued	1,456.7	1,218.6	19.5%
Total equity	1,452.8	1,493.4	2.7%
Total liabilities & Equity	15,594.7	14,384.9	8.4%

Key ratios (consolidated)	30.06.2017	30.06.2016
Return on equity (ROE)	11.49%	17.80%
Return on assets (ROA)	1.15%	1.92%
Net interest margin (on interest bearing assets)	3.07%	3.51%
Cost income ratio	48.08%	44.47%
Capital adequacy – according to NBS requirements	20.66%	22.29%

Selected indicators of banking activities	30.06.2017	31.12.2016	change
Number of employees	4,270	4,214	1.3%
Number of customers (in thousand)	2,310	2,321	(0.5%)
Number of payment cards issued (in thousand)	1,454	1,447	(0.5%)
Number of users of internetbanking services (in thousand)	973	949	2.5%
Number of ATMs	795	794	0.1%
Number of sales points	284	287	(1.0%)