

## Business results of Slovenská sporiteľňa as of 30 September 2017

(in EUR mil.)			
Net interest income	328.2	346.4	(5.3%)
Net fee and commission income	83.4	92.6	(9.9%)
Dividend income	0.9	0.8	12.5%
Net trading and fair value result	11.2	9.4	19.1%
Net result from equity method investments	1.6	1.4	14.3%
Rental income from investment properties & other operating leases	0.2	0.8	(75.0%)
General administrative expenses	(206.3)	(206.6)	(0.1%)
Net profit/loss on financial assets not measured at fair value through profit or loss	0.3	26.7	(98.9%)
Net impairment loss on financial assets not measured at fair value through profit or loss	(29.7)	(30.5)	(2.6%)
Other operating result	(23.1)	(11.5)	100.9%
there of levies on banking activities	(23.0)	(22.6)	1.8%
<b>Pre-tax profit</b>	<b>166.7</b>	<b>229.4</b>	<b>(27.3%)</b>
Taxes on income	(40.5)	(57.3)	(29.3%)
<b>Net profit after tax attributable to owners of parent</b>	<b>126.2</b>	<b>172.1</b>	<b>(26.7%)</b>

Operating income	425.6	451.3	(5.7%)
Operating expense	(206.3)	(206.6)	(0.1%)
<b>Operating result</b>	<b>219.3</b>	<b>244.7</b>	<b>(10.4%)</b>

Selected Unaudited Balance Sheet Data (in EUR mil.)	30.09.2017	30.09.2016	change
Cash and cash balances	372.0	329.8	12.8%
Financial assets – held for trading	40.2	61.8	(35.0%)
Financial assets - at fair value through profit or loss	5.6	7.7	(27.3%)
Financial assets – available for sale	1,028.4	1,349.9	(23.8%)
Financial assets – held to maturity	2,637.2	2,528.7	4.3%
Loans and receivables to credit institutions	93.0	194.6	(52.2%)
Loans and receivables to customers	11,378.3	9,867.4	15.3%
<b>Total assets</b>	<b>15,872.5</b>	<b>14,690.4</b>	<b>8.0%</b>
Financial liabilities held for trading	37.4	60.3	(38.0%)
Financial liabilities measured at amortised costs	14,095.5	12,833.1	9.8%
Deposits from banks	392.9	413.5	(5.0%)
Deposits from customers	12,278.5	11,211.6	9.5%
Debt securities issued	1,424.1	1,207.9	17.9%
Total equity	1,500.5	1,541.6	(2.7%)
<b>Total liabilities &amp; Equity</b>	<b>15,872.5</b>	<b>14,690.4</b>	<b>8.0%</b>

Key ratios (consolidated)	30.09.2017	30.09.2016
Return on equity (ROE)	11.18%	15.09%
Return on assets (ROA)	1.10%	1.61%
Net interest margin (on interest bearing assets)	3.02%	3.45%
Cost income ratio	48.48%	45.79%
Capital adequacy – according to NBS requirements	18.96%	22.60%

Selected indicators of banking activities	30.09.2017	31.12.2016	change
Number of employees	4,215	4,214	0.0%
Number of customers (in thousand)	2,270	2,321	(2.2%)
Number of payment cards issued (in thousand)	1,466	1,447	1.3%
Number of users of internetbanking services (in thousand)	987	949	4.0%
Number of ATMs	800	794	0.8%
Number of sales points	274	287	(4.5%)