

## INFORMATION TO THE NOTEHOLDERS

**ISIN: SK4000022083**

Slovenská sporiteľňa, a.s., with its registered office at Tomášikova 48, 832 37 Bratislava, Slovak republic, registered number: 00 151 653, LEI: 549300S2T3FWVVXWJI89, registered in the Commercial Register of the Municipal Court of Bratislava III, Slovak Republic, Section: Sa, Insert No.: 601/B (the **Issuer** or **Slovenská sporiteľňa**) is the issuer of the following notes:

- Dlhopisy SLSP SP FLT1 2026, ISIN: SK4000022083 with floating rate of 3 (three) months EURIBOR + 1.70% p. a., with the maturity date of May 11, 2026, early redemption date of May 11, 2025 and total issue amount of EUR 134,000,000 (initial issue amount of EUR 103,000,000 was increase as “tap” issues). The Final Terms dated November 3, 2022, the Final Terms dated November 28, 2022 and the Final Terms dated (the **Final Terms**) and are available at [www.slsp.sk/sk/investori/dlhopisy](http://www.slsp.sk/sk/investori/dlhopisy) and/or [www.slsp.sk/en/investors/Notes](http://www.slsp.sk/en/investors/Notes) (the **Notes**).

The Notes were issued under the Issuer's EUR 5,000,000,000 Debt Securities Issuance Programme (the **Programme**). The Issuer has prepared and published in a connection with the Programme a base prospectus dated March 28, 2022 (the **Base Prospectus**), which is available at [www.slsp.sk/sk/investori/dlhopisy](http://www.slsp.sk/sk/investori/dlhopisy) and/or [www.slsp.sk/en/investors/Notes](http://www.slsp.sk/en/investors/Notes). The Terms and Conditions of the Notes consist of Part 8. (Conditions of the Notes) of the Base Prospectus and the Final Terms (the **Terms and Conditions**). Terms not defined herein, to which a specific meaning is attributed in the Base Prospectus, have the meaning set forth in the Base Prospectus.

The Issuer hereby notifies the Holders that the Issuer has, in accordance with the Final Terms dated November 3, 2022, decided to exercise its right to early repay all Notes as of May 11, 2025 on the grounds that the Notes would have a remaining maturity of less than one year after such date and, due to this shorter maturity, would not be counted towards the minimum requirement for own funds and eligible liabilities (**MREL**).

Based on its application dated November 26, 2024, the Issuer obtained prior approval of the Single Resolution Board (**SRB**) SRB/EES/2025/12 dated February 10, 2025 in connection with the exercise of its right to early redemption of the Notes.

The exercise of the right to early repayment of the Notes will have a limited impact on the fulfillment/compliance with the mandatory MREL for Slovenská sporiteľňa as a resolution entity of the Slovak Resolution Group (the Slovak Resolution Group consists of Slovenská sporiteľňa and its direct Slovak subsidiaries). Slovenská sporiteľňa's long-term financing plan (including capital) includes the exercise of the right to early repayment of the Notes.

**This announcement is not an offer or solicitation of an offer to sell, acquire or purchase the Notes or any other securities of the Issuer in any jurisdiction. In particular, the Notes have not been and will not be registered under the securities laws of the United States of America and neither this announcement nor any information relating to the Notes is intended for distribution in the United States of America or to or for the account or benefit of U.S. persons, or in any other jurisdiction where such distribution would be unlawful.**

**Before making any investment decision regarding the Notes, you should carefully consider all information in the Base Prospectus particularly with respect to risk factors and the Final Terms.**

Bratislava, April 3, 2025, 9:00 CET

Slovenská sporiteľňa, a.s.