

Registration Document

Slovenská sporiteľňa, a.s.

(Incorporated as a stock corporation in the Slovak Republic under registered number 00 151 653)

This supplement (the "**Supplement**") dated 2 May 2022 constitutes a supplement pursuant to Article 23 (1) of the Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**") and is supplemental to, and should be read in conjunction with, the registration document dated 2 December 2021 (the "**Original Registration Document**" or the "**Registration Document**") of Slovenská sporiteľňa, a.s. (the "**Issuer**" or "**Slovenská sporiteľňa**"). The Registration Document forms part of the base prospectus of the Issuer consisting of separate documents within the meaning of Article 8 (6) of the Prospectus Regulation and as of the date of this Supplement, this Supplement relates to the base prospectus consisting of separate documents of the Issuer in relation to the multi issuer EMTN programme dated 2 December 2021.

The Original Registration Document has been approved on 2 December 2021 by the Austrian Financial Market Authority (*Finanzmarktaufsichtsbehörde*, the "**FMA**").

This Supplement has been filed with and approved by the FMA in its capacity as competent authority, filed with the Vienna Stock Exchange (*Wiener Börse*) and published in electronic form on the Issuer's website under "www.slsk.sk/en/investors/bonds".

Terms defined in the Registration Document shall have the same meaning when used in this Supplement.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference in the Registration Document by this Supplement and (b) any other statement in or incorporated by reference in the Registration Document, the statements mentioned in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to the information included in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

In accordance with Article 23 (2a) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities issued or to be issued by the Issuer before this Supplement was published have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances until, and including 5 May 2022, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period and the delivery of the securities issued or to be issued, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.

The accuracy of the information contained in this Supplement does not fall within the scope of examination by the FMA under the Prospectus Regulation. The FMA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer that is the subject of this Supplement.

RESPONSIBILITY STATEMENT

The Issuer, with its registered office at Tomášikova 48, 832 37 Bratislava, Slovak Republic, is responsible for the information given in this Supplement.

The Issuer hereby declares that, to the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

NOTICE

No person has been authorised to give any information or to make any representation other than those contained in this Supplement in connection with the issue or sale of securities issued or to be issued by the Issuer and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any arranger or dealer. Neither the delivery of the Registration Document and/or this Supplement nor any sale made in connection herewith shall, under any circumstances, create any implication that there has been no change in the affairs of the Issuer or the Issuer and its subsidiaries and participations taken as a whole (the "**SLSP Group**") since the date hereof or the date upon which the Registration Document has been most recently supplemented or that there has been no adverse change in the financial position of the Issuer or SLSP Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that any other information supplied in connection with the Registration Document is correct as of any time subsequent to the date on which it is supplied or, if different, the date indicated in the document containing the same.

The distribution of this Supplement and the offering or sale of securities issued or to be issued by the Issuer in certain jurisdictions may be restricted by law. Persons into whose possession this Supplement comes are required by the Issuer, any arranger and any dealer to inform themselves about and to observe any such restriction.

This Supplement does not constitute an offer of, or an invitation by or on behalf of any of the Issuer, any arranger or any dealer to subscribe for, or purchase, any securities issued or to be issued by the Issuer.

In case of any arranger or dealer none of them has independently verified the information contained in this Supplement and none of them makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information in this Supplement. Neither this Supplement nor any financial statements supplied in connection with the Registration Document or any securities issued or to be issued by the Issuer are intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuer, any arranger or any dealer that any recipient of this Supplement or any financial statements should purchase securities issued or to be issued by the Issuer. Each potential purchaser of securities issued or to be issued by the Issuer should determine for itself the relevance of the information contained in this Supplement or any financial statements and its purchase of securities issued or to be issued by the Issuer should be based upon any such investigation as it deems necessary. None of any arranger or any dealer undertakes to review the financial condition or affairs of the Issuer or SLSP Group during the life of the arrangements contemplated by this Supplement nor to advise any investor or potential investor in securities issued or to be issued by the Issuer of any information coming to the attention of any arranger or any dealer.

Significant new factors, material mistakes and/or material inaccuracies (as referred to in Article 23 (1) of the Prospectus Regulation) have arisen which in the Issuer's perception are capable of affecting the assessment of securities issued or to be issued by the Issuer, and are thus herewith included in the Registration Document as follows:

- 1.1. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the table with regard to the Audited Consolidated Financial Statements 2019 shall be replaced by the following table:

"Slovak language version of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2021 – Annual Report 2021 (the "Audited Consolidated Financial Statements 2021")¹

Independent Auditor's Report (<i>Správa nezávislého audítora</i>)	50 – 56
Consolidated Statement of Profit or Loss (<i>Konsolidovaný výkaz ziskov a strát</i>)	58
Consolidated Statement of Comprehensive Income (<i>Konsolidovaný výkaz ostatných súčastí komplexného výsledku</i>)	59
Consolidated Statement of Financial Position (<i>Konsolidovaný výkaz o finančnej situácii</i>)	60
Consolidated Statement of Changes in Equity (<i>Konsolidovaný výkaz zmien vo vlastnom imaní</i>)	61 – 62
Consolidated Statement of Cash Flows (<i>Konsolidovaný výkaz peňažných tokov</i>)	63 – 64
Notes to the Consolidated Financial Statements (<i>Poznámky ku konsolidovaným účtovným výkazom</i>)	65 – 228"

- 1.2. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the footnote numbered "1" shall be replaced by the following footnote numbered "1":

¹ The officially signed Slovak language versions of the Issuer's Audited Consolidated Financial Statements 2020 and 2021 are solely legally binding and definitive."

- 1.3. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the table with regard to the English language translation of the Audited Consolidated Financial Statements 2019 shall be replaced by the following table:

"English language translation of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2021 – Annual Report 2021²

Independent Auditor's Report	52 – 58
Consolidated Statement of Profit and Loss	60
Consolidated Statement of Comprehensive Income	61
Consolidated Statement of Financial Position	62
Consolidated Statement of Changes in Equity	63 – 64
Consolidated Statement of Cash Flows	65 – 66

- 1.4. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the footnote numbered "2" shall be replaced by the following footnote numbered "2":

"2 The English language translations of the Audited Consolidated Financial Statements 2020 and 2021 are not legally binding and are incorporated into this Registration Document by reference for convenience purposes only."

- 1.5. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the table with regard to the Unaudited Interim Consolidated Financial Statements as of 30 June 2021 shall be deleted.

- 1.6. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the table with regard to the Unaudited Interim Separate Financial Statements as of 30 September 2021 shall be replaced by the following tables:

"Slovak language version of the Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for the quarter ended 31 March 2022 (the "Unaudited Interim Separate Financial Statements as of 31 March 2022")³

Separate Statement of Profit and Loss (<i>Individuálny výkaz ziskov a strát</i>)	1
Separate Statement of Comprehensive Income (<i>Individuálny výkaz ostatných súčastí komplexného výsledku</i>)	2
Separate Statement of Financial Position (<i>Individuálny výkaz o finančnej situácii</i>)	3
Separate Statement of Change in Equity (<i>Individuálny výkaz zmien vo vlastnom imaní</i>)	4
Separate Statement of Cash Flows (<i>Individuálny výkaz peňažných tokov</i>)	5 – 6
Comparison of Quarterly Results (<i>Porovnanie štvrtročných výsledkov</i>)	7
Notes to the Separate Financial Statements (<i>Poznámky k individuálnym účtovným výkazom</i>)	8 – 67

English language translation of the Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for the quarter ended 31 March 2022⁴

Separate Statement of Profit and Loss	1
Separate Statement of Comprehensive Income	2
Separate Statement of Financial Position	3
Separate Statement of Change in Equity	4
Separate Statement of Cash Flows	5 – 6
Comparison of Quarterly Results	7
Notes to the Separate Financial Statements	8 – 66"

1.7. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the following footnotes numbered "3" and "4" shall be added:

³ The officially signed Slovak language version of the Issuer's Unaudited Interim Separate Financial Statements as of 31 March 2022 is solely legally binding and definitive.

⁴ The English language translation of the Unaudited Interim Separate Financial Statements as of 31 March 2022 is not legally binding and is incorporated into this Registration Document by reference for convenience purposes only."

1.8. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document, the first paragraph under the table with regard to the Unaudited Interim Separate Financial Statements as of 30 September 2021 shall be replaced by the following paragraph:

"For the avoidance of doubt, such parts of the Audited Consolidated Financial Statements 2020 and 2021 respectively as well as of the Unaudited Interim Separate Financial Statements as of 31 March 2022 which are not explicitly listed in the tables above, are not incorporated by reference into this Registration Document as these parts are either not relevant for the investor or covered elsewhere in this Registration Document."

1.9. In the section entitled "DOCUMENTS AVAILABLE FOR INSPECTION" commencing on page 5 of the Original Registration Document, the list paragraphs numbered "(iii)" to "(vi)" shall be replaced by the following list paragraphs numbered "(iii)" to "(vi)":

"(iii) the Audited Consolidated Financial Statements 2021 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/documents/financne-ukazovatele/vyrocnna-sprava-slovenska-sporitelna-2021.pdf?forceDownload=1");

(iv) the English language translation of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2021 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/en/annual-reports/annual-report-slovenska-sporitelna-2021.pdf?forceDownload=1");

(v) the Unaudited Interim Separate Financial Statements as of 31 March 2022 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/documents/financne-ukazovatele/priebezna-individualna-uctovna-zavierka-slsp-k-31032022.pdf?forceDownload=1");

(vi) the English language translation of the Unaudited Interim Separate Financial Statements as of 31 March 2022 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/en/financne-ukazovatele/interim-separate-financial-statements-31032022.pdf?forceDownload=1");"

1.10. In the section entitled "SOURCES OF INFORMATION" on page 6 of the Original Registration Document, the first sentence of the paragraph shall be replaced by the following sentence:

"Statistical and other data provided in this Registration Document has been extracted from the website of Moody's Deutschland GmbH ("**Moody's**") ("www.moody's.com") and from the Audited Consolidated Financial Statements 2020 and 2021 and the English language translation of the annual reports thereon as well as from the Unaudited Interim Separate Financial Statements as of 31 March 2022."

- 1.11. In the section entitled "1. RISK FACTORS", subsection entitled "1.1 CREDIT RISKS" commencing on page 8 of the Original Registration Document, the risk factor entitled "The Issuer has and may continue to experience deterioration in credit quality, in particular as a result of financial crises or economic recessions." shall be replaced by the following risk factor:

"The Issuer has and may continue to experience deterioration in credit quality, in particular as a result of financial crises or economic downturns including the negative impact of the war in Ukraine.

The Issuer is and may continue to be exposed to the risk that its borrowers may not repay their loans according to their contractual terms and that the security or income stream securing the payment of these loans may be insufficient.

Deterioration in the credit quality provided by the Issuer and increases in non-performing loans may result in increased risk costs for the Issuer. Its risk costs are based on, *inter alia*, its analysis of current and historical probabilities of default and loan management methods and the valuation of underlying assets and expected available income of clients, as well as other management assumptions. The Issuer's analyses and assumptions may prove to be inadequate and may result in inaccurate predictions of credit performance.

Particularly noteworthy are the current developments in Russia and Ukraine. Sanctions against Russia or Belarus may limit trade with Russia or Belarus and negatively impact the business models of the Issuer's clients, and assets of customers of the Issuer may be frozen or even confiscated. Customers may experience shortages of raw material or steep increases of prices in raw material and energy. Also, as sanctions can result in devaluations of local currency, in particular Russian rouble, customers of the Issuer selling their products in Russia or Belarus may be exposed to a decline of demand; demand may also suffer in Ukraine and other countries which are exposed to the events of war in Ukraine and consumers as well as enterprises may become more conservative in their spending. All this could have a material negative impact on the business and the creditworthiness of the Issuer's clients and may result in higher risk costs for the Issuer. In addition, sanctions may lead to a substantial increase in energy or commodity prices, which, if of longer duration, could result in a recession in the Slovak Republic."

- 1.12. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S." the information in the subsection entitled "2.2 BACKGROUND - Shareholdings of the Issuer in other Slovak and Foreign Entities" commencing on page 16 of the Original Registration Document shall be replaced by the following information:

"As of 31 March 2022, the Issuer had direct share in 10 companies. This includes 8 companies based in the Slovak Republic, one company based in the Czech Republic and one company based in Belgium. The Issuer also had indirect share in one company in the Slovak Republic and in one company in the Czech Republic.

The table below presents the selected companies with a significant direct and indirect share of the Issuer as at 31 March 2022, whereas the subsidiaries of the Issuer are fully consolidated, and the associates of the Issuer are consolidated "at equity" method:

Entity	Main business activity	Registered capital (in EUR)	Issuer's share
<u>Subsidiaries:</u>			
LANED a.s.	Real estate	11,520,390	100.00%
SLSP Social Finance, s.r.o.	Advisory services	5,050,000	60.40%
Procurement Services SK, s.r.o.	Procurement	6,500	51.00%
<u>Associates:</u>			
Prvá stavebná sporiteľňa, a. s. ⁽¹⁾	Banking	66,500,000	9.98%
Slovak Banking Credit Bureau, s.r.o.	Retail credit register	9,958	33.33%
Holding Card Service s.r.o.	Equity release	873,180,000 ⁽²⁾	21.78%

Notes:

- (1) The Issuer holds, pursuant to the shareholders' agreement with Erste Group Bank AG, a 35.00% share in voting rights of Prvá stavebná sporiteľňa, a.s.; in case of other companies, the amount of the Issuer's share in the registered capital is identical to the share in voting rights.
- (2) The figure is in Czech Crowns, exchange rate EUR/CZK: 24.375 as of 31 March 2022."

1.13. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S." the first paragraph of the subsection entitled "2.5 BORROWING AND FUNDING STRUCTURE" on page 18 of the Original Registration Document shall be replaced by the following information:

"There have been material changes in the Issuer's borrowing and funding structure since the Issuer's last financial year 2021 due to the Issuer's participations in the Targeted Longer-Term Refinancing Operation III (TLTRO III) introduced by the ECB, which led to an increase of deposits from banks. The Issuer's total participation in the ECB's long-term refinancing operations amounts to EUR 2.75 billion."

1.14. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S." the third paragraph in the subsection entitled "2.7 BUSINESS OVERVIEW - Principal Business Activities" on page 18 of the Original Registration Document shall be replaced by the following paragraph:

"The Issuer has an extensive commercial network, which, as of 31 March 2022, consisted of 199 branches. Employees at 8 regional commercial centres and at the head office are available to the Issuer's clients."

1.15. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S." the subsection entitled "2.7 BUSINESS OVERVIEW - COVID-19 Pandemic" on page 20 of the Original Registration Document shall be replaced by the following subsection:

"War in Ukraine and COVID-19 Pandemic

The current situation in Ukraine may also have a significant negative impact on the Issuer's performance, such impact cannot be quantified more precisely at the moment, however it may be significantly worse than the Issuer is able to currently estimate. The degree of negative impact depends on the further development of the war in Ukraine and the scope of sanctioning regimes and their impact on domestic and international markets for financial instruments, commodities and other assets. The Issuer itself does not have any significant exposures to Russia, Ukraine or Belarus. However, indirect effects affecting the wider economy and thus indirectly the Issuer may be significant.

The worldwide COVID-19 pandemic has had a significant negative impact both on the Slovak economy and on the Issuer. Nevertheless, robust economic recovery in combination with the government's measures enabled the Issuer's financial results to return to the pre-crisis levels.

However, the consequent waves can still have significant and negative impact on the financial situation and on the performance of the Issuer. Although the restrictive measures to contain the COVID-19 spreading are not expected to be as strong as in the previous two waves thanks to the vaccination, impact on the labour market and insolvencies mainly in the SME sector can still be significant due to their low financial reserves and/or late state supporting measures, potentially leading to worsening of the Issuer's economic situation."

1.16. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S." the information in the subsection entitled "2.9 RECENT EVENTS" on page 21 of the Original Registration Document shall be replaced by the following information:

"Dividends

The General Meeting of the Issuer held on 22 March 2022 approved the after tax business results of EUR 239,428,434.86 and decided to pay a dividend to the shareholder in the amount of EUR 97,158,448.89. The Issuer has adopted dividend policies that use conservative and prudential assumptions to meet applicable capital requirements after each dividend distribution.

Other than set out above there are no recent events particular to the Issuer which are to a material extent relevant to an evaluation of the Issuer's solvency."

- 1.17. In the section entitled "2. SLOVENSKÁ SPORITEL'ŇA, A.S." the information in the subsection entitled "2.11 SIGNIFICANT CHANGES AND MATERIAL ADVERSE CHANGES" on page 21 of the Original Registration Document shall be replaced by the following information:

"There has been no material adverse change in the prospects of the Issuer since 31 December 2021 and no significant change in the financial performance and in the financial position of SLSP Group since 31 March 2022."

- 1.18. In the section entitled "2. SLOVENSKÁ SPORITEL'ŇA, A.S." the information in the subsection entitled "2.12 SELECTED FINANCIAL INFORMATION" commencing on page 21 of the Original Registration Document shall be replaced by the following information:

"Capital Position

Basel 3 Capital (in EUR million)	31 December 2020	31 December 2021	31 March 2022
Basel 3 CET 1	1,250	1,400	1,474
Basel 3 Tier 1	300	380	380
Basel 3 Tier 2	66	59	60

Source: The Audited Consolidated Financial Statements 2020, the Audited Consolidated Financial Statements 2021 and the Unaudited Interim Separate Financial Statements as of 31 March 2022 (all figures in the tables above are rounded).

Risk-Weighted Assets (RWA) (in EUR million)	31 December 2020	31 December 2021	31 March 2022
Market risk ⁽¹⁾	0	3	6
Operational risk	858	859	773
Credit risk ⁽²⁾	7,770	8,110	8,479
Total RWAs	8,629	8,971	9,257

Source: The Audited Consolidated Financial Statements 2020, the Audited Consolidated Financial Statements 2021 and the Unaudited Interim Separate Financial Statements as of 31 March 2022 (all figures in the tables above are rounded).

Notes:

- (1) The market risk is displayed in the Audited Consolidated Financial Statements 2020, the Audited Consolidated Financial Statements 2021 and the Unaudited Interim Separate Financial Statements as of 31 March 2022 as trading book, foreign FX risk and commodity risk.
- (2) Including credit valuation adjustment (CVA).

Basel 3 Capital Ratios	31 December 2020	31 December 2021	31 March 2022
Basel 3 CET 1 ratio	14.5%	15.6%	15.9%
Basel 3 Tier 1 ratio	18.0%	19.8%	20.0%
Basel 3 total capital ratio	18.7%	20.5%	20.7%

Source: The Audited Consolidated Financial Statements 2020 and 2021 and Unaudited Interim Separate Financial Statements as of 31 March 2022 (all figures in the tables above are rounded).

Prudential Ratios pursuant to CRR

	31 December 2020	31 December 2021	31 March 2022
Fully loaded leverage ratio	7.2%	7.4%	7.7%
Liquidity coverage ratio	213.6%	189.6%	144.7%

Source: Internal information and calculation of the Issuer on the basis of the Audited Consolidated Financial Statements 2020, on the basis of the Audited Consolidated Financial Statements 2021 and on the basis of the Unaudited Interim Separate Financial Statements as of 31 March 2022 (all figures in the table above are rounded).

Return on Equity

	31 December 2020	31 December 2021	31 March 2022
Return on equity (ROE)	6.2%	12.2%	7.0%

Source: Internal information and calculation of the Issuer on the basis of the Audited Consolidated Financial Statements 2020, on the basis of the Audited Consolidated Financial Statements 2021 and on the basis of the Unaudited Interim Separate Financial Statements as of 31 March 2022 (all figures in the table above are rounded).

Alternative Performance Measures

Alternative Performance Measure	Description	Calculation
Fully loaded leverage ratio	The leverage ratio is calculated pursuant to Article 429 CRR and is designed to discourage the build-up of excessive leverage by the Issuer.	<p>The leverage ratio shall be calculated as an institution's capital measure divided by the institution's total exposure measure and shall be expressed as a percentage.</p> <p>Example for 2021 (in EUR million):</p> $\frac{1,780 \text{ (= Tier 1 capital)}}{24,208 \text{ (= leverage ratio exposures)}} \times 100 = 7.40\%$
Liquidity coverage ratio	The liquidity coverage ratio (" LCR "), according to Article 412 (1) CRR is designed to promote short-term resilience of the Issuer's liquidity risk profile and aims to ensure that the Issuer has an adequate stock of unencumbered high quality liquid assets (" HQLA ") to meet its liquidity needs for a 30 calendar day liquidity stress scenario.	<p>The LCR is expressed as:</p> $\frac{\text{(stock of HQLA)}}{\text{(total net cash outflows over the next 30 calendar days)}} \geq 100\%$ <p>Institutions must hold a stock of unencumbered HQLA to cover the total net cash outflows over a 30-day period under the prescribed stress scenario. In order to qualify as HQLA, assets should be liquid in markets during a time of stress and, in most cases, be eligible for use in central bank operations.</p> <p>It is defined as total expected cash outflows, minus total expected cash inflows, in the specified stress scenario for the subsequent 30 calendar days. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows, thereby ensuring a minimum level of HQLA holdings at all times.</p> <p>Example for 2021 (in million EUR):</p> $\frac{4,327.6}{2,282.1} \times 100 = 189.6\%$

Return on equity	Return on equity is a profitability measure which compares the net profit for the year to average shareholder's equity.	The return on equity is calculated as follows: Net result for the period / Average total equity. Example for 2021 (in EUR million):
		$\frac{228.1}{1,872.6} \times 100 = 12.2\%$

Source: Internal information and calculation of the Issuer on the basis of the Audited Consolidated Financial Statements 2021 (all figures in the table above are rounded)."

- 1.19. In the section entitled "3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES" the first paragraph of the subsection entitled "3.5 AUDIT AND AUDITORS' REPORT" on page 26 of the Original Registration Document shall be replaced by the following paragraph:**

"PricewaterhouseCoopers Slovensko, s.r.o., with its registered office at Karadžičova 2, 815 32 Bratislava – *mestská časť Staré Mesto*, a member of the Slovak Chamber of Auditors, SKAU license No. 161 have audited the Audited Consolidated Financial Statements 2020 and the Audited Consolidated Financial Statements 2021. No qualifications have been made by the auditors in the auditor's reports for the Audited Consolidated Financial Statements 2020 (dated 26 February 2021) and the Audited Consolidated Financial Statements 2021 (dated 24 February 2022)."


- 1.20. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 28 of the Original Registration Document, the row with regard to the Audited Consolidated Financial Statements 2019 shall be replaced by the following information:**

"Audited Consolidated Financial Statements 2021"	Slovak language version of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2021"
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- 1.21. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 28 of the Original Registration Document, the row with regard to the Unaudited Interim Consolidated Financial Statement as of 30 June 2021 shall be replaced by the following information:**

"Unaudited Separate Financial Statements as of 31 March 2022"	Interim English language translation of the Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for the quarter year ended 31 March 2022"
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- 1.22. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 28 of the Original Registration Document, the row with regard to the Unaudited Interim Separate Financial Statements as of 30 September 2021 shall be deleted.**

Signaturwert	Ys2zrSWo1CFDV6wfABkARUf2/NSIXbpKyDn2KQwZ2Ko6ck9axHVOg4rRD/zUPWFxr+QeOIDj0dpgtuWJxynF640vJTbQQJlsAGkzvbtJ1QLhjgwVsTraeIPARFhamLDV2CZTsPnbpuOsCtX8+NOCTQQ/U7AYLZxHn2EKVm6e/cT9b88fSku52SWQDSNmIyxEyahg5S4Po0Ds0H4hEFi71KN6gV5KgwulwbAiXqn5T7SngewNzI9xQHcmElRyc8811A+YNadM0E1H5bK6HOGqrJqI/WjOBFWJox8hPHpnlvrB44dXVglXz7Vp5YaDaNlj/CI3UH5RJuIzvN9fdt7rcA==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2022-05-02T12:49:30Z
	Aussteller-Zertifikat	CN=a-sign-corporate-light-02,OU=a-sign-corporate-light-02,O=A-Trust Ges. f. Sicherheitssysteme im elektr. Datenverkehr GmbH,C=AT
	Serien-Nr.	532114608
	Methode	urn:pdfsigfilter:bka.gv.at:binaer:v1.1.0
Prüfinformation	Informationen zur Prüfung des elektronischen Siegels bzw. der elektronischen Signatur finden Sie unter: http://www.signaturpruefung.gv.at	
Hinweis	Dieses Dokument wurde amtssigniert. Auch ein Ausdruck dieses Dokuments hat gemäß § 20 E-Government-Gesetz die Beweiskraft einer öffentlichen Urkunde.	