

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 3 June 2026 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 28 November 2025 (the "**Original Registration Document**" or the "**Registration Document**") of Slovenská sporiteľňa, a.s. (the "**Issuer**" or "**Slovenská sporiteľňa**"). The Registration Document forms part of any 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 in relation to the multi issuer EMTN programme dated 28 November 2025.

The Original Registration Document has been approved on 28 November 2025 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.slsp.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 (2) 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 9 June 2026, 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 by the Issuer, 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

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

Slovenská sporiteľňa hereby declares that, to the best of its knowledge, 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 Slovenská sporiteľňa, and are thus herewith included in the Registration Document as follows:

- 1.1. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the Slovak language version of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2023 shall be deleted.
- 1.2. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the English language translation of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2023 shall be deleted.
- 1.3. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the Slovak language version of the Condensed Unaudited Interim Consolidated Financial Statements of the Issuer prepared in accordance with IAS 34 for the half of the year ended 30 June 2025 shall be deleted.
- 1.4. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the English language translation of the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 shall be deleted.
- 1.5. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the Slovak language version of the Unaudited Interim Separate Financial Statements of the Issuer prepared for the 9-month accounting period ended 30 September 2025 prepared in accordance with IAS 34 shall be deleted.
- 1.6. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the table with regard to the English language translation of the Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for the 9-month accounting period ended 30 September 2025 shall be deleted.
- 1.7. In the section entitled **"DOCUMENTS INCORPORATED BY REFERENCE"** under the subheading **"Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation"** commencing on page 3 of the Original Registration Document, the first paragraph after the table relating to the English language translation of the Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for the 9-month accounting period ended 30 September 2025 shall be replaced by the following paragraph:

"For the avoidance of doubt, such parts of the annual report 2024, 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."
- 1.8. In the section entitled **"DOCUMENTS AVAILABLE FOR INSPECTION"** commencing on page 9 of the Original Registration Document, the list shall be replaced by the following list:
 - "(i) the Audited Consolidated Financial Statements 2024 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-2024.pdf");
- (ii) the English language translation of the Audited Consolidated Financial Statements of the Issuer prepared in accordance with IFRS for the year ended 31 December 2024 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-2024.pdf");
- (iii) this Registration Document and any supplement to this Registration Document
- ("https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/documents/dlhopisy/slp-p-registration-document-mip-web-2025.pdf")
- ("www.slsp.sk/en/investors/bonds");
- (iv) any securities note relating to securities issued or to be issued by the Issuer and any supplement thereto
- ("www.slsp.sk/en/investors/bonds"); and
- (v) the Issuer's articles of association
- ("https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents/footer-pdfs/stanovy_slovenskej_sporitelne-en.pdf")."

1.9. In the section entitled "SOURCES OF INFORMATION" on page 10 of the Original Registration Document, the paragraph shall be replaced by the following paragraph:

"Statistical and other data provided in this Registration Document has been extracted from (i) the website of Moody's Deutschland GmbH ("**Moody's**") ("www.moody.com"); and (ii) the Audited Consolidated Financial Statements 2024 and 2025 and the English language translation of the annual reports thereon. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by such sources, no facts have been omitted which would render the reproduced information inaccurate or misleading."

1.10. In the section entitled "2. SLOVENSKÁ SPORITELŇA, A.S. – 2.8 CREDIT RATINGS" commencing on page 24 of the Original Registration Document the first paragraph and the following table shall be replaced by the following information:

"As of 3 June 2026, Moody's has assigned the following credit ratings to the Issuer at the request and with the cooperation of the Issuer in the credit rating process:

| Type | Rating |
|---|--------------------|
| Long-term Local and Foreign Currency Deposit Ratings | A1, stable outlook |
| Short-term Local and Foreign Currency Deposit Ratings | P-1 |
| Long-term Issuer Ratings | A3, stable outlook |
| Senior Unsecured Regular Bond/Debenture Ratings | A3, stable outlook |
| Counterparty Risk Rating | A1/P-1 |
| Counterparty Risk Assessment (Long-term/Short-term) | A1/P-1 |
| Baseline Credit Assessment | Baa2 |
| Adjusted Baseline Credit Assessment | Baa1 |
| Covered Bonds Rating | Aaa" |

1.11. In the section entitled "3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES – 3.1 BOARD OF DIRECTORS" on page 29 of the Original Registration Document the row regarding Ing. Peter Krutil shall be replaced by the following row:

| | | |
|-----------------------|-------------------------------|---------------------------------|
| "Ing. Michaela Bauer, | Nadácia Slovenskej sporiteľne | Member of the Board of Trustees |
|-----------------------|-------------------------------|---------------------------------|

- 1.12. In the section entitled "**3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES – 3.1 BOARD OF DIRECTORS**" on page 29 of the Original Registration Document after the row regarding Ing. Marek Sásik, CFA the following row shall be inserted:

| | | |
|-----------------------------------|--|--|
| "Ing. Slavomír Seemann, Member | Nadácia Slovenskej sporiteľne Procurement Services SK, s.r.o. | Chairman of the Supervisory Board Executive Manager" |
|-----------------------------------|--|--|

- 1.13. In the section entitled "**3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES – 3.5 AUDIT AND AUDITOR'S REPORTS**" on page 30 of the Original Registration Document the first paragraph 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 2024. No qualifications have been made by the auditors in the auditor's reports for the Audited Consolidated Financial Statements 2024 (dated 21 February 2025)."

- 1.14. In the section entitled "**GLOSSARY AND LIST OF ABBREVIATIONS**" commencing on page 32 of the Original Registration Document, the row with regard to the Audited Consolidated Financial Statements 2023 shall be deleted.
- 1.15. In the section entitled "**GLOSSARY AND LIST OF ABBREVIATIONS**" commencing on page 32 of the Original Registration Document, the row with regard to the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 shall be deleted.
- 1.16. In the section entitled "**GLOSSARY AND LIST OF ABBREVIATIONS**" commencing on page 32 of the Original Registration Document, the row with regard to the Unaudited Interim Separate Financial Statements as of 30 September 2025 shall be deleted.