

FUTURE IS YOURS

## MAIN NEWS

Slovenská sporiteľňa achieved an after-tax profit of €148.6 million in the first half of 2025. The volume of loans to clients increased by 6.3% to €19.6 billion, with loans to the general public contributing most significantly to this growth. Sporiteľňa maintains its leading position in this market with a share of 24.7%.

Slovenská sporiteľňa once again confirmed its exceptional position in the Slovak market – the prestigious Euromoney magazine named it the best CSR bank in Slovakia for 2025. This award is a tribute not only to the bank's long-standing efforts in the area of social responsibility, but also to the concrete results it has achieved in the areas of diversity, inclusion, sustainability, and community support.

Michaela Bauer will become the new CEO of Slovenská sporiteľňa in March 2026, replacing Peter Krutil, subject to approval by the relevant supervisory authorities. Michaela Bauer has extensive experience from her work at Československá obchodní banka (ČSOB) in the Czech Republic and KBC Group. She served as a member of the Board of Directors of ČSOB Czech Republic and as Senior General Manager at KBC Group.

## PROFILE



Slovenská sporiteľňa is the bank with the longest tradition in Slovakia. Its roots date back to 1825. Today, Slovenská sporiteľňa is the largest commercial bank in Slovakia servicing almost 2 million clients. For a long time it keeps its leadership in the area of total assets, credits, clients' deposits, number of branches and 760 ATMs. It offers its complex services in 167 branches and 4 commercial centres in Slovakia.

In 2001, Slovenská sporiteľňa became a member of Erste Group, which was founded 1819 as the first Austrian savings bank. Since 1997, it has developed into one of the largest financial services providers in the eastern part of EU, with approx. 46,000 employees serving around 16 million clients in almost 2,000 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia).

1. HALFYEAR  
2025

2 mil.  
customers

150  
branches

4  
corporate centers

252.3 million  
operating result

148.6 million  
net profit

27.0 billion  
total assets

760  
ATMs (280 out of those  
are deposit ATMs)

3,510  
employees

## MANAGEMENT BOARD



**Peter Krutil**  
Chairman of the Board and CEO  
Bank Strategy, Brand Strategy &  
Development, HR  
Accounting, Controlling  
Balance Sheet



**Milan Hain**  
Member of the Board  
IT & Operations, Security, CBO,  
Data Management



**Peter Cetkovský**  
Member of the Board  
Risk Mngt, Compliance  
Property & Construction,  
Legal Services



**Norbert Hovančák**  
Member of the Board  
Corporate Banking  
& Markets



**Juraj Barta**  
Member of the Board  
Retail Banking, Client Needs &  
Prosperity, Digital &  
Omnichannels Journey

## STRATEGY

We are the best  
financial partner

We bring  
unique  
digital solutions

We are different  
from other banks

## RATINGS

Moody's

Long-term	A2
Short-term	P-1
Outlook	Stable

## SHAREHOLDER STRUCTURE

100.0 % Erste Group Bank AG

FUTURE IS YOURS

## NEWS FOR CLIENTS

George is once again the best banking app. A record number of people decided this in the 10th anniversary edition of the Smart Banka 2025 survey. George also won two first places in the survey, in the Investment category and in the main category, Overall Winner. George took second place in the Security category. Together with its excellent rating in app stores, where it scores 4.8 stars out of 5, George has confirmed that it is the best banking app on the Slovak market.

Markíza TV and Slovenská sporiteľňa will once again bring interesting business stories in the third series of Jame levovej. Innovative ideas can not only get investment from the lions, but also support from Slovenská sporiteľňa, a bank for entrepreneurs. Participants in the show will receive advice from the largest bank, an advantageous account, tailor-made financing, and admission to a business conference. For anyone who wants to turn their idea into a business project, Slovenská sporiteľňa has created the website [odvahapodnikat.sk](http://odvahapodnikat.sk).

Slovenská sporiteľňa is introducing sign language interpretation at all its branches and improving accessibility. Banking services are becoming more accessible than ever before. New solutions, such as sign language interpretation, technologies for better audibility, and ATMs with audio navigation, allow people to manage their finances independently, conveniently, and without restrictions.

## MACROECONOMIC OUTLOOK

The Slovak economy continues to show signs of weakness. In 2Q25, GDP grew by just 0.6% y/y, marking the slowest pace since late 2022. The full-year GDP forecast has been revised down from 1.3% to 0.7%. In 2Q25, GDP grew by just 0.6% y/y, marking the slowest pace since late 2022. External factors are also weighing on performance. US tariffs and a broader European slowdown are expected to impact Slovakia both directly—via reduced exports—and indirectly through weaker demand from trading partners.

Economic growth in 2025 could thus reach **0.7 %**

Inflation remains elevated, driven by VAT hikes and a new financial transaction tax. Despite energy subsidies, inflation stayed above 4% during summer and may rise again in December. For 2026, inflation is forecast at 3.5%, though a new model of energy subsidies could push it higher.

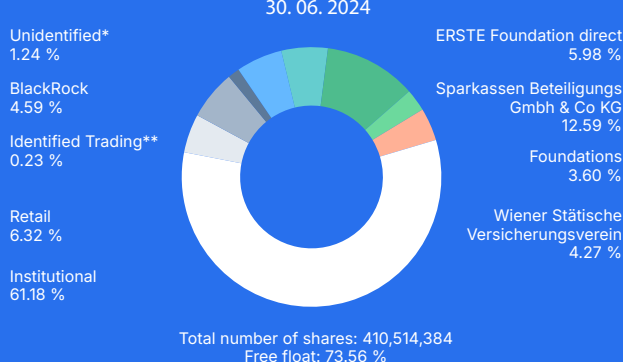
## ERSTE GROUP PROFILE

17 million customers	1,841 branches in 7 countries	2.96 billion operating result
45,900 employees	17.4 % CET 1 RATIO	1.66 billion net profit
361 billion total assets	32.6 billion total equity	

## MANAGEMENT BOARD

- Peter Bosek, CEO and CReto
- Stefan Dörfler, CFO
- Alexandra Habeler-Drabek, CRO
- Ingo Bleier, Chief Corporates and Markets Officer
- Maurizio Poletto, COO and Chief Platform Officer

## SHAREHOLDER STRUCTURE



## EXTENSIVE PRESENCE IN CEE



## LISTINGS AND INDEX

	Index	Weighting
Vienna Stock Exchange	ATX	19.9 %
Prague Stock Exchange	PX	20.1 %
Bucharest Stock Exchange	BET-BK	7.2 %

## RATINGS

	S&P	Fitch	Moody's
Long-term	A+	A	A1
Short-term	A-1	F1	P-1
Outlook	Stable	Stable	Stable

## CONTACTS

Slovenská sporiteľňa a.s.  
Tomášikova 48  
832 37 Bratislava 3  
[www.slsp.sk](http://www.slsp.sk)

PRE MÉDIÁ  
Korporátna komunikácia  
Tel.: +421 2/4862 4356  
[press@slsp.sk](mailto:press@slsp.sk)

SLEDUJTE NÁS NA FACEBOOKU  
[www.facebook.com/SlovenskaSporitelna](http://www.facebook.com/SlovenskaSporitelna)