

FUTURE IS YOURS

MAIN
NEWS

Slovenská sporiteľňa achieved profit after tax in the amount of EUR 219.1 million after 9 months of 2023.

The volume of loans to customers amounted to EUR 18.3 billion; growing by 5.8% y/y. Retail loans were the main growth driver. In this segment, Slovenská sporiteľňa continues to maintain the leading position with a market share of 24.7%.

Also in 2023, Slovenská sporiteľňa won two awards as bank of the year.

After the Euromoney Awards for Excellence from the British specialist magazine Euromoney, it also won Bank of the Year from the British magazine The Banker. This award is one of the most respected in global banking and is considered an internationally recognized indicator of the health, strength and profitability of banks.

Analysts of Slovenská sporiteľňa created a unique Prosperity Index, in which they compared Slovakia with other EU countries. In the overall ranking, the country was ranked 23rd out of a total of 27. Slovakia struggles mostly in the economy, digitalization, issues of human development, quality of life and democracy, as well as in education.

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 750 ATMs. It offers its complex services in 186 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).

30. 9. 2023

2 mil.
customers**186**
branches**4**
corporate centers**317.5 million**
operating result**219.1 million**
net profit**25.7 billion**
total assets**1st**
in total assets,
retail loans, deposits,
number of branches
and ATMs**3,581**
employees

MANAGEMENT BOARD



Peter Krutil
Chairman of the Board
and CEO
Bank Strategy, Brand
Strategy & Development,
HR



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



Peter Cetkovský
Member of the Board
Accounting, Controlling,
Balance Sheet, Property
& Construction, Risk Mngt,
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 partnerWe bring
unique
digital solutionsWe 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

The year 2023 brought a new product to clients – saving into ETFs through the George application. Exchange Traded Fund is a fund traded on the stock exchange, it copies, for example, the development of indexes, commodities, bonds or a basket of selected assets. After buying, the George application displays an overview of current prices and interactive graphs of the performance of individual shares, ETFs and funds.

Slovenská sporiteľňa together with TV Markíza started the new program Jama Levova. Courageous entrepreneurs and businessmen presented their original and creative ideas in it, and up to five investors asked if they would support the projects. Slovenská sporiteľňa also supported the project with special online communication at odvahapodnikat.sk, where budding entrepreneurs can learn how to start a business or move their business to a higher level.

In the second year of the Grant for the Future of Slovenská sporiteľňa Foundation, 364 organizations applied for support, which is more than double the result from the first year. A total of 21 projects succeeded, for which we allocated 250,000 euros. Among the successful applicants was the Slovak Agricultural University in Nitra with the BIO:VCEL:IN project or the village of Hažín with the rain beds project.

MACROECONOMIC
OUTLOOK

Even in an environment of increased inflation and slowing global activity, the economy managed to grow. Year-on-year GDP growth may exceed one percent for the entire year 2023. Although investments (Eurofunds and the Recovery Plan) grew and contributed positively to growth, the impact was not as significant as originally expected.

More than **1.0 %**
should achieve GDP
growth for 2023

Foreign trade became a surprising driver. The labor market resisted the economic slowdown throughout the energy crisis. In the second quarter, the unemployment rate even fell close to a historic low of 5.7%. Inflation continues to slow down, the year-on-year rate may drop to 7% by the end of the year.

ERSTE GROUP PROFILE

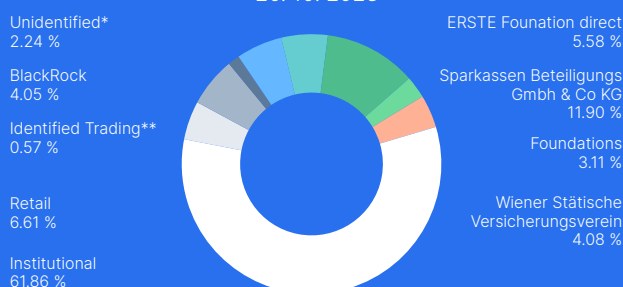
16 million customers	1,974 branches in 7 countries	4.18 billion operating result
46,000 employees	15 % CET 1 RATIO	2.31 billion net profit
337 billion total assets	27.7 billion total equity	

MANAGEMENT BOARD

- Willi Cernko, CEO and CRetO
- Stefan Dörfler, CFO
- Alexandra Habeler-Drabek, CRO
- Ingo Bleier, Chief Corporates and Markets Officer
- David O'Mahony, Chief Operations Officer
- Maurizio Poletto, Chief Platform Officer

SHAREHOLDER STRUCTURE

26. 10. 2023



Total number of shares: 429,800,000
Free float: 75.33 %

EXTENSIVE PRESENCE IN CEE



LISTINGS AND INDEX

	Index	Weighting
Vienna Stock Exchange	ATX	20,5 %
Prague Stock Exchange	PX	20,8 %
Bucharest Stock Exchange	BET-BK	7,8 %

RATINGS

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

CONTACTS

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