

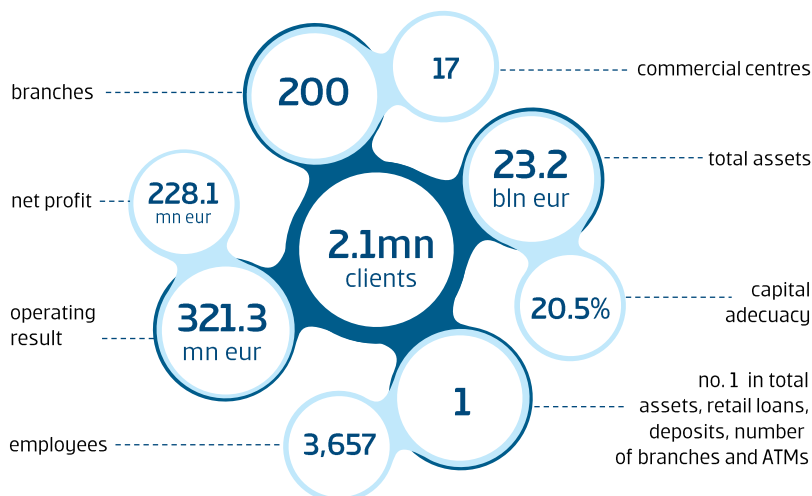
## PROFILE

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 2.1 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 200 branches and 17 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. 44,000 employees serving around 16.1 million clients in more than 2,100 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia).

## SLOVENSKÁ SPORITELŇA IN FIGURES (2021)



## MAIN NEWS

- **Slovenská sporiteľňa achieved profit after tax in the amount of EUR 228.1 million in 2021.** The volume of loans to customers amounted to EUR 15.5 billion; growing by 6.6% 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%.
- **Juraj Barta will be the new Member of the Board of Directors.** He will be responsible for retail banking and marketing. Juraj has been working in Slovenská sporiteľňa for 18 years and managed various key digitalisation projects. His nomination is still subject to approval by the European Central Bank and is likely to be obtained in the following months.
- **A total of 150 ecological projects applied for the grant of Slovenská sporiteľňa called For the future.** A jury of experts selected the best 20 projects, and each received a donation ranging from EUR 10 to 15 thousand. The grant targeted two areas – ecological solutions focusing on improving the environment and ecological innovations in the field of energy savings and climate crisis.

## MANAGEMENT BOARD



### PETER KRUTIL

Chairman of the Board and General Director  
Bank Strategy, Brand Strategy & Development, HR, Marketing



### PETER CETKOVSKÝ

Member of the Board  
Accounting, controlling, balance-sheet management, property & construction management



### MILAN HAIN

Member of the Board  
IT, Payments and organization, CBO, Security



### NORBERT HOVANČÁK

Member of the Board  
Corporate relations and treasury  
Retail sale and products management

## STRATEGIC GOALS

- We are the best financial partner
- We bring exceptional digital solutions
- We are different from other banks

## RATINGS

### LONG-TERM SHORT-TERM OUTLOOK

Moody's	A2	P-1	Stable
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## SHAREHOLDERS'S STRUCTURE

100.0 % Erste Group Bank AG

## NEWS FOR CLIENTS

- **Bank revolution in Slovakia; thanks to instant payments, bank payments from one account to another are debited and credited in just a few seconds.** This innovation is offered by Slovenská sporiteľňa in cooperation with Tatrabanka and VÚB. Instant payments are available 24 hours a day, during weekends, holidays, in Slovakia and abroad and free of charge. (So far, only one-off payments in euros are supported).
- **Slovenská sporiteľňa shapes the future of banking with the first 3D holographic banker.** Her name is Vesna and you can find her in the Nivy Shopping Centre in Bratislava. She can communicate with many clients simultaneously and is available 24/7. She is currently capable of answering questions regarding accounts, cards, George and investments. The goal of the project is not to replace bank employees but help them with their daily agenda, so they can dedicate more time to clients.
- **The new communication concept *The future is yours* is addressing the issue of young people increasingly leaving their home country to study and work abroad.** More than 300 thousand young people left Slovakia in the last 15 years. They reason for returning home is mainly family and the intention to help our country. Slovenská sporiteľňa launched an emotional TV campaign and the website [www.buducnostjevasa.sk](http://www.buducnostjevasa.sk) with job offers, programs for start-ups and summer internships for students.

## MACROECONOMIC OUTLOOK

**9,5%**

Should inflation reach on average in 2022

After two years of pandemic, the Slovak economy still remains below its prepandemic maximum (around 1%). While at the beginning of the pandemic, industry was a driver of economic growth, in the second half of 2021 it struggled with supply-side problems, which in combination with the changeable pandemic situation slowed economic performance. In the light of the Russian invasion and its consequences (supply chain tensions, limited trade flows...), we expect economic growth to slow down this year.

The war in Ukraine will also cause pressure on commodity prices, especially energy and food, and elevated uncertainty. Thus, inflation should reach 9.5% on average in 2022, with deceleration to 5% in 2023. Moreover, the new situation will also affect the fiscal stance, where we can expect higher fiscal needs due to humanitarian and defence spending. The fiscal deficit may reach 6% this year, delaying the necessary fiscal consolidation after the pandemic crisis.

## ERSTE GROUP'S PRESENCE IN CEE

Česká spořitelna, a.s.	Slovenska sporiteľňa, a.s.	Erste Bank Hungary Zrt.
Branches: 418	Branches: 200	Branches: 105
Customers: 4.5mn	Customers: 2.1mn	Customers: 0.9mn
Market shares	Market shares	Market shares
Retail deposits: 26.8%	Retail deposits: 28.3%	Retail deposits: 10.7%
Retail loans: 24.6%	Retail loans: 24.7%	Retail loans: 11.7%

Erste Bank der oesterreichischen Sparkassen AG, Sparkassen	Erste Bank Croatia Erte & Steiermärkische Bank d.d.	Banca Commerciale Romana S.A.
Branches: 820	Branches: 135	Branches: 326
Customers: 3.9mn	Customers: 1.3mn	Customers: 2.9mn
Market shares	Market shares	Market shares
Retail deposits: 23.0%	Retail deposits: 15.1%	Retail deposits: 13.9%
Retail loans: 21.2%	Retail loans: 13.7%	Retail loans: 17.0%

Erste Bank a.d. Novi Sad
Branches: 87
Customers: 0.5mn
Market shares
Retail deposits: 5.2%
Retail loans: 7.3%

## CONTACTS

Slovenská sporiteľňa a.s.  
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FOLLOW US ON FACEBOOK  
[www.facebook.com/SlovenskaSporitelna](http://www.facebook.com/SlovenskaSporitelna)

FOR MEDIA  
Corporate communication  
Tel.: +421 2/4862 4356  
[press@slsp.sk](mailto:press@slsp.sk)

## ERSTE GROUP PROFILE

ONE OF THE LEADING FINANCIAL PROVIDERS IN THE EASTERN PART OF THE EU	AMONG THE TOP 3 BANKS IN OUR CORE MARKETS IN CZ, AUT, SK, RO, HU AND HR	INNOVATION LEADER IN RETAIL BANKING IN THE HOME MARKET AUSTRIA
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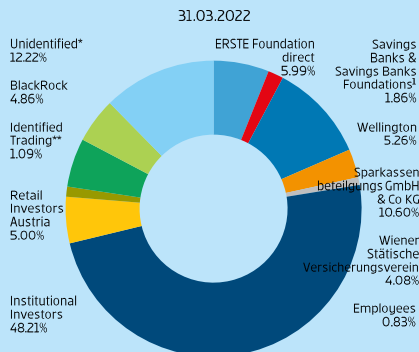
### ERSTE GROUP IN A NUTSHELL:

- 16.1MN CLIENTS
- 2,091 BRANCHES IN 7 COUNTRIES
- 307BN TOTAL ASSETS
- 24BN TOTAL EQUITY
- 44,500 EMPLOYEES
- 1.9BN NET PROFIT
- 3.4BN OPERATING RESULT
- 14.5% CET 1 RATIO (CRR, FINAL)

## MANAGEMENT BOARD

- Bernhard Spalt** – Chief Executive Officer
- Stefan Dörfler** – Chief Financial Officer
- Alexandra Habeler-Drabek** – Chief Risk Officer
- Ingo Bleier** – Chief Corporates and Capital Markets Officer
- David O'Mahony** – Chief Corporates & Markets Retail Banking
- Maurizio Poletto** – Chief Platform Officer

## SHAREHOLDER STRUCTURE



Total number of shares: **429,800,000**  
Free float: **77.47 %**

1 Syndicated Savings Banks Foundations, own holdings of Savings Banks, Erste Employees Private Foundation  
2 Other parties to the shareholder agreement of Erste Foundation, Savings Banks and CaixaBank  
\* Institutional and Retail Investors International  
\*\* Including Market Makers, Prime Brokerage, Proprietary Trading, Collateral and Stock Lending positions which are visible through custodian banklists

## LISTINGS AND INDEXES REPRESENTATION

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	20.4%
Prague Stock Exchange	PX	20.1%
Bucharest Stock exchange	BET-BK	7.3%

## ACTUAL RATINGS

	LONG-TERM	SHORT-TERM	OUTLOOK
S&P	A+	A-1	Stable
Fitch	A	F1	Stable
Moody's	A2	P-1	Stable

\*Rating Watch Negative