SLOVENSKÁ sporiteľňa

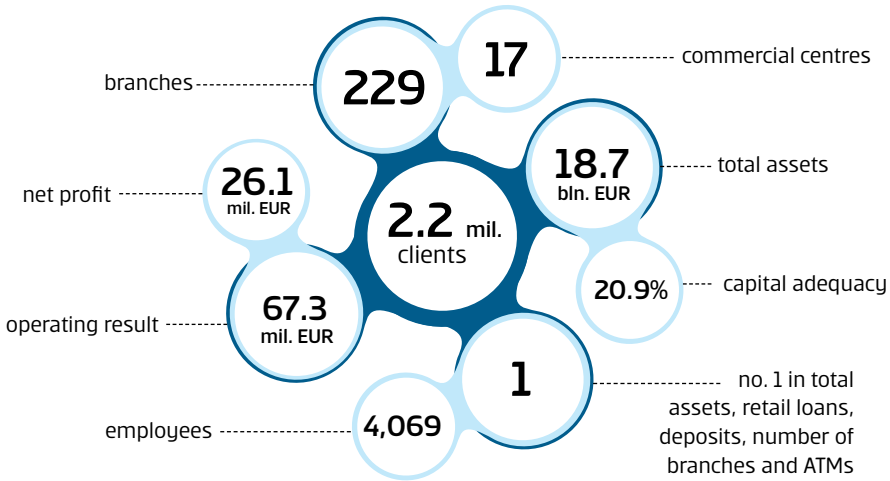
FACT SHEET
MAY 2020

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 2.2 million clients. For a long time it keeps its leadership in the area of total assets, credits, clients' deposits, number of branches and nearly 750 ATMs. It offers its complex services in almost 230 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. 47,500 employees serving around 16,1 million clients in more than 2,400 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia).

SLOVENSKÁ SPORITEĽŇA IN FIGURES (IN Q1 2020)



MAIN NEWS

- **Slovenská sporiteľňa achieved profit after tax in the amount of EUR 26.1 million in the first quarter of 2020.** The volume of loans to customers amounted to EUR 14.0 billion; growing by 7.0% 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 26.0%.
- **Slovenská sporiteľňa together with its foundation donated EUR 1 million to help battle the coronavirus pandemic.** The Biomedical Research Center of the Slovak Academy of Sciences already demonstrated the new device which doubles the daily testing capacity. The bank and its foundation allocated EUR 500,000 for the purchase of this unique device.
- **Barbara Henterová is the new trustee of Nadácia Slovenskej sporiteľne from January 2020.** The previous trustee Danica Lacová became the Programme Director of FinQ, a new financial education and financial culture development programme for schools.
- **Slovenská sporiteľňa achieved the golden hat trick – it is the bank of the year according to The Banker, Trend and Euromoney magazines.** The bank received its most recent award from the British prestigious magazine The Banker (Financial Times Group) and it ranks among the most respected ones in global banking. This award is also considered an internationally respected indicator of a bank's health, strength and profitability.

MANAGEMENT BOARD

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

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

ZDENĚK ROMÁNEK
Member of the Board
Retail sales and product management, marketing

MILAN HAIN
Member of the Board
IT, payments and organization, central back office, security

NORBERT HOVANČÁK
Member of the Board
Corporate relations and treasury

STRATEGIC GOALS

- Focus on retail banking and SMEs
- Emphasis on continuous increase of efficiency
- Support people in Slovakia and make their lives better

RATINGS

	LONG-TERM	SHORT-TERM	OUTLOOK
Moody's	A2	P-1	Stable

SHAREHOLDERS'S STRUCTURE

100,0% Erste Group Bank AG

SLOVENSKÁ sporiteľňa

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MAY 2020

NEWS FOR THE CLIENTS

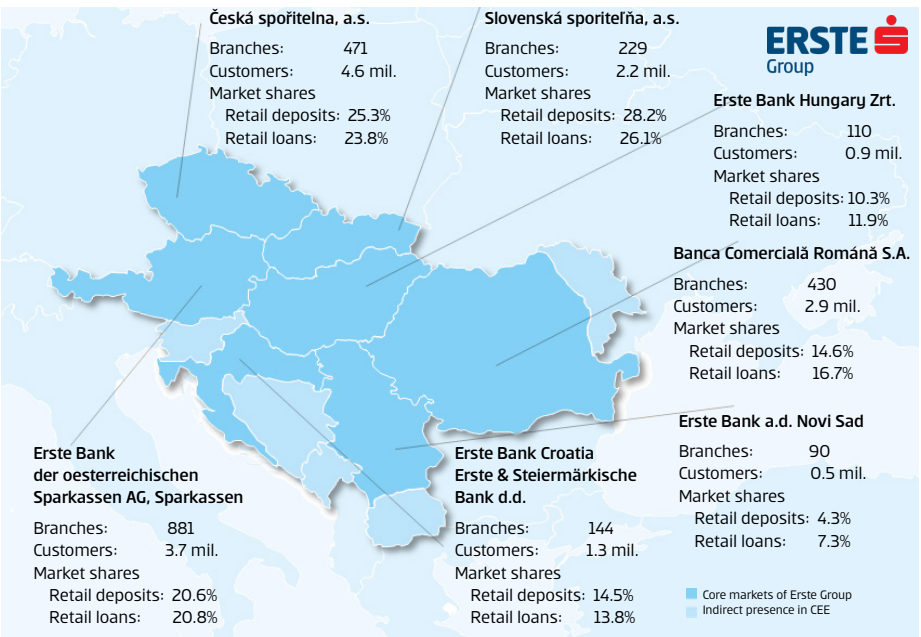
- **Slovenská sporiteľňa was the first bank to agree with the Slovak Investment Holding on financial assistance for small and medium-sized enterprises** and the company Jutex – client of Slovenská sporiteľňa – became the first company to receive new funding worth EUR 600 thousand thanks to the Anti-Corona Guarantee. And Slovenská sporiteľňa became the first bank to conclude an agreement on continuation of financial assistance.
- **George, the most frequently used e-banking in Slovakia and the most popular mobile banking introduces a new feature – online investments and investment management.** The first products to be sold are mutual funds of Asset Slovenskej sporiteľne and later on a wide range of investment opportunities will be added. The bank also launched a new webpage www.digitalneinvestovanie.sk.
- **As the first bank in Slovakia, Slovenská sporiteľňa launched a mobile application designed especially for businesses and entrepreneurs.** The new application called Business24 includes the most widely used functionalities of the Business24 electronic banking and is available for Android and iOS.

MACROECONOMIC OUTLOOK

5%
is expected GDP fall in this year

Based on the development of the Slovak economy in the last months of 2019 and the leading indicators in the Eurozone at the beginning of this year, we originally assumed a more favourable GDP growth. However, the situation changed dramatically. There are various scenarios for estimated GDP growth and in case of the medium-case scenario, we assume that GDP growth will fall by 5% this year but it is also possible that we will revise the prediction downwards. Next year we our economy could grow by as much as 4.5%. However, if the economy will be affected by the anti-COVID-19 measures for a longer time period or more seriously, the recovery could resemble the letter U and it would take longer for the economy to bounce back.

ERSTE GROUP'S PRESENCE IN CEE



CONTACTS

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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

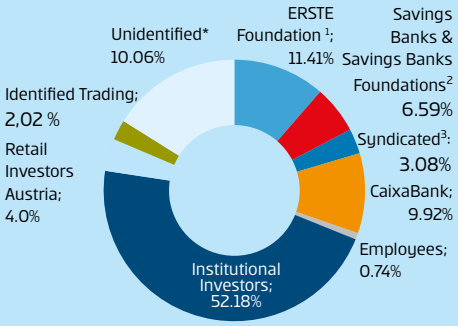
ERSTE GROUP IN A NUTSHELL:

- 16.1 MN CLIENTS
- 47,500 EMPLOYEES
- 2,355 BRANCHES IN 7 COUNTRIES
- EUR 235 MN NET PROFIT
- EUR 263 BN TOTAL ASSETS
- EUR 21.1 BN TOTAL EQUITY
- EUR 552 MN OPERATING RESULT
- 13.1 % CET1 RATIO (FINAL)

MANAGEMENT BOARD

- **Bernhard Spalt** - Chief Executive Officer
- **Stefan Dörfler** – Chief Financial Officer
- **Alexandra Habeler-Drabek** – Chief Risk Officer
- **Peter Bosek** – Chief Retail Officer
- **Ingo Bleier** – Chief Corporates and Capital Markets Officer
- **David O´Mahony** – Chief Operations Officer
- **Ara Abrahamyan** – Chief Digital Transformation Office

SHAREHOLDER STRUCTURE
15/05/2020



Total number of shares: **429,800,000**
Free float: **69.0%**

[1] *Economic interest Erste Foundation, including Erste Employees Private Foundation*
[2] *Economic interest Savings Banks & Savings Banks Foundations*
[3] *Other parties to the shareholder agreement of Erste Foundation, Savings Banks and CaixaBank*
** Institutional and Retail Investors international*

LISTINGS AND INDEX REPRESENTATION
31/07/2019

LISTINGS	INDEX	WEIGHTING
Vienna Stock Exchange	ATX	20.0%
Prague Stock Exchange	PX	19.3%
Bucharest Stock exchange	BET-BK	7.0%

- Public trading via a Level I ADR programme in the U.S.
- MSCI Standard Index
- Euro Stoxx Banks Index
- FTSEurofirst 300 Index

ACTUAL RATINGS
29/04/2020

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

** Rating Watch Negative*