

Slovenská sporiteľňa, a.s.
EUR 7,500,000,000
Debt Securities Issuance Programme

This document constitutes a supplement (the **Supplement**) prepared pursuant to Article 23 of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (the **Prospectus Regulation**), to the base prospectus of 27 June 2025 approved by the National Bank of Slovakia's decision No. 100-000-930-941 / NBS1-000-111-352 dated 2 July 2025, which came into force on 2 July 2025 and which was supplemented by the supplement No. 1 dated 27 August 2025 approved by the National Bank of Slovakia's decision No. 100-000-961-625 / NBS1-000-113-223 dated 2 September 2025 which came into force on 2 September 2025 (the **Prospectus**). The Prospectus was prepared by the issuer, Slovenská sporiteľňa, a.s., with its registered office at Tomášikova 48, 832 37 Bratislava, Slovak Republic, Identification No.: 00 151 653, registered in the Commercial Register of the Municipal Court Bratislava III, section: Sa, insert No.: 601/B (the **Issuer**), in respect of the EUR 7,500,000,000 debt securities issuance programme which may be continuously and repeatedly issued by the Issuer (the **Programme**).

This Supplement constitutes a part of the Prospectus and shall be read jointly and in conjunction with the Prospectus.

Terms with a capital letter not defined in this Supplement shall have the meaning given in the Prospectus.

The purpose of this Supplement is an update of the Prospectus related to (1) preliminary economic results of the Issuer as of 30 September 2025, which were published on 31 October 2025 on the Issuer's website (www.slsp.sk), namely section 4 of the Prospectus "*Documents Incorporated by Reference*"; section 5 of the Prospectus "*Documents Available for Inspection*" and section 12 of the Prospectus "*Slovenská sporiteľňa, a.s.*" and (2) member of the Board of Directors and members of the Supervisory board of the Issuer in section 12 of the Prospectus "*Slovenská sporiteľňa, a.s.*".

This Supplement is subject to approval by the National Bank of Slovakia and subsequent publication in accordance with the Prospectus Regulation.

This Supplement will be available in electronic form in separate sections on the Issuer's website www.slsp.sk/sk/investori/dlhopisy and/or www.slsp.sk/en/investors/bonds as long as the Prospectus remains valid.

The Prospectus shall be amended and supplemented as follows:

I. SECTION 4 DOCUMENTS INCORPORATED BY REFERENCE shall be amended and supplemented with the following text:

In section 4 of the Prospectus “*Documents Incorporated by Reference*” the table is supplemented by the Issuer’s condensed unaudited interim separate financial statements prepared in accordance with IAS 34 for the 9 months ended 30 September 2025 in Slovak language and its translation into English language:

Document/Heading	Page reference in the relevant financial report
Slovak language version of the Condensed Unaudited Interim Separate Financial Statements of the Issuer prepared in accordance with IAS 34 for 9 months ended 30 September 2025 (the Unaudited Interim Separate Financial Statements as of 30 September 2025)⁷	
Condensed Interim Separate Statement of Income (<i>Skrátený priebežný individuálny výkaz ziskov a strát</i>)	3
Condensed Interim Separate Statement of Comprehensive Income (<i>Skrátený priebežný individuálny výkaz komplexného výsledku</i>)	4
Condensed Interim Separate Statement of Financial Position (<i>Skrátený priebežný individuálny výkaz o finančnej situácii</i>)	5
Condensed Interim Separate Statement of Changes in Equity (<i>Skrátený priebežný individuálny výkaz zmien vo vlastnom imaní</i>)	6
Condensed Interim Separate Statement of Cash Flows (<i>Skrátený priebežný individuálny výkaz peňažných tokov</i>)	7
Comparison of Quarterly Results (<i>Porovnanie štvrťročných výsledkov</i>)	8
Notes to the Condensed Interim Separate Financial Statements (<i>Poznámky ku skrátenej priebežnej individuálnej účtovnej závierke</i>) https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/documents/financne-ukazovatele/priebezna-individualna-uctovna-zavierka-slsp-k-30092025.pdf	9 – 67
English language translation of the Unaudited Interim Separate Financial Statements as of 30 September 2025⁸	
Condensed Interim Separate Statement of Income	3
Condensed Interim Separate Statement of Comprehensive Income	4
Condensed Interim Separate Statement of Financial Position	5
Condensed Interim Separate Statement of Changes in Equity	6
Condensed Interim Separate Statement of Cash Flows	7
Comparison of Quarterly Results	8
Notes to the Condensed Interim Separate Financial Statements	9 – 67

⁷ Only the officially signed Unaudited Interim Separate Financial Statements as of 30 September 2025 in the Slovak language are legally binding and decisive.

⁸ The English language translation of the Unaudited Interim Separate Financial Statements as of 30 September 2025 is not legally binding and is incorporated into the Prospectus by reference for completeness only.

https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/en/fin-ancne-ukazovatele/interim-separate-financial-statements-30092025.pdf

The text of the first paragraph below the table shall be amended as follows:

For the avoidance of doubt, such parts of the Audited Consolidated Financial Statements 2023, the Audited Consolidated Financial Statements 2024 and also the Unaudited Interim Separate Financial Statements as of 31 March 2025, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 which are not explicitly listed in the tables above, are not incorporated by reference into the Prospectus as these parts are not relevant for the investor.

The original footnote number 7 is changed to the footnote number 9 and subsequent footnotes are renumbered accordingly.

II. SECTION 5 DOCUMENTS AVAILABLE FOR INSPECTION shall be supplemented as follows:

In section 5 of the Prospectus “*Documents Available for Inspection*” the following points shall be supplemented after point (2)(x):

- (xi) the Unaudited Interim Separate Financial Statements as of 30 September 2025 incorporated into the Prospectus by the reference;
- (xii) the English language translation of the Unaudited Interim Separate Financial Statements as of 30 September 2025 incorporated into the Prospectus by the reference.

III. SECTION 12 SLOVENSKÁ SPORITEĽŇA, A.S. shall be amended as follows:

1. In section 12.11 “**Significant Changes and Material Adverse Changes**” of section 12 of the Prospectus “*Slovenská sporiteľňa, a.s.*” the text shall be replaced with the following text:

To the best knowledge of the Issuer, there has been no material adverse change in the prospects of the Issuer since 30 September 2025 and no significant change in the financial performance and in the financial position of the companies consolidated by the Issuer.

2. In section 12.12 “**Selected Financial Information**” of section 12 of the Prospectus “*Slovenská sporiteľňa, a.s.*” information in section related to the capital position, prudential requirements and return on equity of the Issuer shall be replaced with the following text:

Capital Position

Basel 3 Capital (in EUR mil.)	31 December 2024	30 June 2025	30 September 2025
Basel 3 CET 1	1,690	1,707	1,657
Basel 3 AT 1	480	480	480
Basel 3 Tier 2	52	56	53

Source: The Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 (all figures in table above are rounded).

Risk Weighted Assets (in EUR mil.)	31 December 2024	30 June 2025	30 September 2025
Market Risk ⁽¹⁾	1	5	1
Operational Risk	808	1,125	1,123
Credit Risk ⁽²⁾	10,400	9,866	9,331
Total Risk-Weighted Assets	11,209	11,003	10,455

Source: The Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30

June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 (all figures in table above are rounded).

Notes:

- (1) The market risk is displayed in the Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 as trading book, foreign FX risk and commodity risk.
- (2) Including credit valuation adjustment (CVA).

Basel 3 Capital Ratios	31 December 2024	30 June 2025	30 September 2025
Basel 3 CET 1 Ratio	15.1%	15.5%	15.9%
Basel 3 Tier 1 Ratio	19.4%	19.9%	20.4%
Basel 3 Total Capital Ratio	19.8%	20.4%	20.9%

Source: The Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 (all figures in table above are rounded).

Prudential Ratios pursuant to CRR

	31 December 2024	30 June 2025	30 September 2025
Fully Loaded Leverage Ratio	7.8%	7.7%	7.4%
Liquidity Coverage Ratio	178.0%	176.1%	159.0%

Source: The Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 (all figures in table above are rounded).

Return on Equity

	31 December 2024	30 June 2025	30 September 2025
ROE	11.9%	12.3%	12.7%

Source: Internal information and calculations of the Issuer based on the Audited Consolidated Financial Statements 2024, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025 (all figures in table above are rounded).

Alternative Performance Measures

Alternative Performance Measures	Description	Calculation
Fully Loaded Leverage Ratio	The leverage ratio is calculated pursuant to Article 429 CRR and is designed to discourage the build-up of excessive leverage by the Issuer.	<p>The leverage ratio shall be calculated as an institution's capital measure divided by the institution's total exposure measure and shall be expressed as a percentage.</p> <p>Example for 2024 (in EUR mil.):</p> $\frac{2,170 \text{ (= Tier 1 capital)}}{27,853 \text{ (= leverage ratio exposures)}} \times 100 = 7.79\%$
Liquidity Coverage Ratio	The liquidity coverage ratio (LCR), according to Article 412 (1) of the CRR is designed to promote short-term resilience of the Issuer's liquidity risk profile and aims to ensure that the Issuer	<p>The LCR is expressed as:</p> <p>(stock of HQLA) / (total net cash outflows over the next 30 calendar days) $\geq 100\%$</p> <p>Institutions must hold a stock of</p>

has an adequate stock of unencumbered high quality liquid assets (HQLA) to meet its liquidity needs for a 30 calendar day liquidity stress scenario.

unencumbered HQLA to cover the total net cash outflows over a 30-day period under the prescribed stress scenario. In order to qualify as HQLA, assets should be liquid in markets during a time of stress and, in most cases, be eligible for use in central bank operations.

It is defined as total expected cash outflows, minus total expected cash inflows, in the specified stress scenario for the subsequent 30 calendar days. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows, thereby ensuring a minimum level of HQLA holdings at all times.

Example for 2024 (in mil. EUR):

$$\frac{5,872.0}{3,299.9} \times 100 = 177.95\%$$

Return on equity (ROE)	Return on equity is a profitability measure which compares the net profit for the year to average shareholder's equity.	ROE is calculated as follows: Net income attributable to owners of the parent company / Average total equity assigned to the owners. Example for 2024 (in EUR mil.):
		$\frac{285.5}{2,403.9} \times 100 = 11.87\%$

Source: Internal information and calculation of the Issuer based on the Audited Consolidated Financial Statements 2024 (all figures in the table above are rounded).

3. In section 12.13 “**Administrative, Management and Supervisor Bodies**” of section 12 of the Prospectus “*Slovenská sporiteľňa, a.s.*” – part “Board of Directors” the table shall be replaced as follows:

Name and position	Company or organisation	Position
Ing. Peter Krutil, Chairman	The Slovak Banking Association Nadácia Slovenskej sporiteľne	Member of the Presidium Member of the Board of Trustees
Mgr. Juraj Barta, CFA, Member	KOOPERATIVA poisťovňa, a.s. VIG	Supervisory Board Member
Ing. Pavel Cetkovský, Member	Procurement Services SK, s.r.o. Fond ochrany vkladov LANED a.s. Prvá stavebná sporiteľňa, a. s.	Executive Manager Fund Council Vice-Chairman Supervisory Board Member Supervisory Board Member
RNDr. Milan Hain, PhD., Member	Monilogi s.r.o.	Chairman of the Supervisory Board
Ing. Marek Sásik, CFA, Member	—	—

4. In section 12.13 “**Administrative, Management and Supervisor Bodies**” of section 12 of the Prospectus “*Slovenská sporiteľňa, a.s.*” – part “Supervisory Board” the table shall be replaced as follows:

Name and position	Company or Organisation	Position
Mag. Alexandra Habeler-Drabek, Chairman	Erste Group Bank AG	Member of the Board of Directors
	Erste Campus Immobilien AG & Co KG	Member of the Board of Directors
	Erste Bank Hungary Zrt.	Member of the Supervisory Board
	Haftungsverbund GmbH	Member of the Shareholders Board
	UNICEF Austria	Member of the Advisory Board (Presidium)
Mag. Jan Homan, Vice-Chairman	Bausparkasse der oesterreichischen sparkassen AG	Supervisory Board Member
Mgr. Alena Adamcová, Member	–	–
Paul Formanko, MBA, Member	Hydrogen Utopia International PLC, London	Non-executive Director
Juraj Futák, Member	Podnikový výbor odborového zväzu SLSP, a.s.	Chairman
	Európska podniková rada Erste Bank Holding	Member of the Presidium
	Odborový zväz bánk a poisťovní	Vice-chairman of bank committee
Michaela Kršková, Member ⁽¹⁾	–	–

Note:

- (1) New member of the Supervisory Board from 1 December 2025.

5. In section 12.16 “**Interim Financial Information**” of section 12 of the Prospectus “*Slovenská sporiteľňa, a.s.*” the text in table shall be replaced with the following text:

The Issuer also prepared the Unaudited Interim Separate Financial Statements as of 31 March 2025, the Unaudited Interim Consolidated Financial Statements as of 30 June 2025 and the Unaudited Interim Separate Financial Statements as of 30 September 2025. This interim separate financial information has not been audited, reviewed or subject to any other verification by an independent auditor.

Prominent statement concerning the right of withdrawal:

- (a) **a right of withdrawal is only granted to those investors who had already agreed to purchase or subscribe for the Notes before this Supplement was published and where the Notes had not yet been delivered to the investors at the time when the significant new factor, such as the information included in this Supplement, arose;**
- (b) **based on the above and in accordance with Article 23(2) of the Prospectus Regulation, the period in which investors can exercise their right of withdrawal in respect of all issues of the Notes before this Supplement was published has lapsed because all offers of the Notes have been closed and all relevant Notes delivered to the investors before this Supplement was published; consequently, no investor has any right of withdrawal in connection with this Supplement; and**
- (c) **in connection with the right of withdrawal or any other queries, the investors may contact the Issuer at its registered office.**

Issuer's Declaration

The Issuer represents that it is solely responsible for the information provided in this Supplement.

The Issuer hereby declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and contains no omission likely to affect the meaning of this Supplement.

In Bratislava, on 10 December 2025.

Slovenská sporiteľňa, a.s.

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