

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 12 June 2024 approved by the National Bank of Slovakia's decision No. 100-000-719-816 / NBS1-000-099-453 dated 17 June 2024, which came into force on 17 June 2024 (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 preliminary economic results of the Issuer as of 30 June 2024, which were published on 2 August 2024 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.*".

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.

THIS DOCUMENT IS A TRANSLATION OF THE APPROVED PROSPECTUS SUPPLEMENT MADE FOR INFORMATION PURPOSES ONLY.

The Prospectus shall be amended and supplemented as follows:

I. SECTION 4 DOCUMENTS INCORPORATED BY THE 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 consolidated financial statements prepared in accordance with IAS 34 for the half of the year ended 30 June 2024 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 Consolidated Financial Statements of the Issuer prepared in accordance with IAS 34 for the half of the year ended 30 June 2024 (the Unaudited Interim Consolidated Financial Statements as of 30 June 2024)⁵	
Condensed Interim Consolidated Statement of Income <i>(Skrátený priebežný konsolidovaný výkaz ziskov a strát)</i>	1
Condensed Interim Consolidated Statement of Comprehensive Income <i>(Skrátený priebežný konsolidovaný výkaz ostatných súčastí komplexného výsledku)</i>	2
Condensed Interim Consolidated Statement of Financial Position <i>(Skrátený priebežný konsolidovaný výkaz o finančnej situácii)</i>	3
Condensed Interim Consolidated Statement of Changes in Equity <i>(Skrátený priebežný konsolidovaný výkaz zmien vo vlastnom imaní)</i>	4
Condensed Interim Consolidated Statement of Cash Flows <i>(Skrátený priebežný konsolidovaný výkaz peňažných tokov)</i>	5
Notes to the Condensed Interim Consolidated Financial Statements <i>(Poznámky ku skrátenej priebežnej konsolidovanej účtovnej závierke)</i> https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/documents/financne-ukazovatele/priebezna-konsolidovana-uctovna-zavierka-slsp-k-30062024.pdf	6 – 63
English language translation of the Unaudited Interim Consolidated Financial Statements as of 30 June 2024⁶	
Condensed Interim Consolidated Statement of Income	1
Condensed Interim Consolidated Statement of Comprehensive Income	2
Condensed Interim Consolidated Statement of Financial Position	3
Condensed Interim Consolidated Statement of Changes in Equity	4
Condensed Interim Consolidated Statement of Cash Flows	5
Notes to the Condensed Interim Consolidated Financial Statements https://cdn0.erstegroup.com/content/dam/sk/slsp/www_slsp_sk/en/financne-ukazovatele/interim-consolidated-financial-statements-30062024.pdf	6 – 63

⁵ Only the officially signed Unaudited Interim Consolidated Financial Statements as of 30 June 2024 in the Slovak language are legally binding and decisive.

⁶ The English language translation of the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 is not legally binding and is incorporated into the Prospectus by reference for completeness only.

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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 2022 and also the Unaudited Interim Separate Financial Statements as of 31 March 2024 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 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 5 is changed to the footnote number 7.

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)(viii):

- (ix) the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 incorporated into the Prospectus by the reference;
- (x) the English language translation of the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 incorporated into the Prospectus by the reference.

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

1. In section 12.2 “**Background**” the text in section “**Shareholdings of the Issuer in other Slovak and Foreign Entities**” of section 12 of the Prospectus “Slovenská sporiteľňa, a.s.” shall be replaced with the following text:

The table below presents the selected companies with a significant direct and indirect share of the Issuer as of 30 June 2024, whereas the subsidiaries of the Issuer are fully consolidated, and the associates of the Issuer are consolidated at equity method:

Entity	Main business activity	Registered capital (in EUR)	Issuer's share
<u>Subsidiaries:</u>			
LANED a.s.	real estate management	11,520,390	100.00%
SLSP Seed Starter, s.r.o.	investments into start-ups	500,000	100.00%
SLSP Social Finance, s.r.o.	advisory	5,050,000	60.40%
Procurement Services SK, s.r.o.	procurement	6,500	51.00%

Entity	Main business activity	Registered capital (in EUR)	Issuer's share
<u>Associated companies:</u>			
Prvá stavebná sporiteľňa, a. s. ⁽¹⁾	banking	66,500,000	9.98%
Slovak Banking Credit Bureau, s.r.o.	credit register	9,958	33.33%
Holding Card Service s.r.o.	cards services	873,180,000 ⁽²⁾	21.78%
Monilogi s.r.o.	cash payments	2,250,000	28.00%

Notes:

- (1) The Issuer holds, pursuant to the shareholders’ agreement with Erste Group Bank AG, a 35.00% share in voting rights of Prvá stavebná sporiteľňa, a.s. (Erste Group Bank AG has a 25.02% equity stake in Prvá stavebná sporiteľňa, a.s.); in case of other companies, the amount of the Issuer’s share in the registered capital is identical to the share in voting rights.
 - (2) The figure is in Czech Crowns, exchange rate EUR/CZK: 25.025 as of 30 June 2024.
2. 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:

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To the best knowledge of the Issuer, there has been no material adverse change in the prospects of the Issuer since 30 June 2024 and no significant change in the financial performance and in the financial position of the companies consolidated by the Issuer.

3. 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 2023	30 June 2024
Basel 3 CET 1	1,620	1,675
Basel 3 AT 1	480	480
Basel 3 Tier 2	64	62

Source: The Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 (all figures in table above are rounded; due to the rounding a stated total amount may deviate from that total amount which is calculated by adding the stated single items).

Risk-Weighted Assets (in EUR mil.)	31 December 2023	30 June 2024
Market Risk ⁽¹⁾	11	22
Operational Risk	750	813
Credit Risk ⁽²⁾	10,049	9,872
Total Risk-Weighted Assets	10,810	10,707

Source: The Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 (all figures in table above are rounded; due to the rounding a stated total amount may deviate from that total amount which is calculated by adding the stated single items).

Notes:

- (1) The market risk is displayed in the Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 as trading book, foreign FX risk and commodity risk.
- (2) Including credit valuation adjustment (CVA).

Basel 3 Capital Ratios	31 December 2023	30 June 2024
Basel 3 CET 1 Ratio	15.0%	15.6%
Basel 3 Tier 1 Ratio	19.4%	20.1%
Basel 3 Total Capital Ratio	20.0%	20.7%

Source: The Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 (all figures in table above are rounded; due to the rounding a stated total amount may deviate from that total amount which is calculated by adding the stated single items).

Prudential Ratios pursuant to CRR

	31 December 2023	30 June 2024
Fully Loaded Leverage Ratio	7.6%	7.9%
Liquidity Coverage Ratio	192.1%	178.1%

Source: The Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 (all figures in table above are rounded).

Return on Equity

	31 December 2023	30 June 2024
ROE	13.5%	10.4%

Source: Internal information and calculations of the Issuer based on the Audited Consolidated Financial Statements 2023 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024 (all figures in table above are rounded).

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4. 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 2024 and the Unaudited Interim Consolidated Financial Statements as of 30 June 2024. 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 6 August 2024.

Slovenská sporiteľňa, a.s.

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