

PROSPECTUS SUPPLEMENT NO. 3
TO THE PROSPECTUS DATED 12 JUNE 2024



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 and which was supplemented by the supplement No. 1 dated 6 August 2024 approved by the National Bank of Slovakia's decision No. 100-000-749-290 / NBS1-000-101-180 dated 12 August 2024 which came into force on 12 August 2024 and by the supplement No. 2 dated 6 December 2024 approved by the National Bank of Slovakia's decision No. 100-000-812-939 / NBS1-000-104-782 dated 11 December 2024 which came into force on 11 December 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 changes in rating of the Issuer stated in section 9. of the Prospectus "*The Offer*" and 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.slsk.sk/sk/investori/dlhopisy and/or www.slsk.sk/en/investors/bonds as long as the Prospectus remains valid.

8 January 2025

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 9. THE OFFER shall be amended as follows:

The text in point 9.2(d) “**Credit Rating of the Issuer and the Notes**” shall be replaced with the following text:

Credit Rating of the Issuer and the Notes. Credit ratings assigned to the Issuer by the credit rating agency Moody's Deutschland GmbH: Long-term Local and Foreign Currency Deposit Rating: A2 stable outlook; Short-term Local and Foreign Currency Deposit Rating: P-1; Long-term Issuer Rating: A2, stable outlook; Senior Unsecured Regular Bond/Debenture Rating: A2, stable outlook; Counterparty Risk Rating: A1/P-1; Counterparty Risk Assessment (Long-term/Short-term): A2/P-1; Baseline Credit Assessment: baa2; Adjusted Baseline Credit Assessment: baa1. [**Credit Rating Assigned to the Notes** – [The Notes are not rated.] *or* [**Credit Rating**]] Credit rating agency Moody's Deutschland GmbH assigning the credit rating is a credit rating agency established in the European Union and registered under the CRA Regulation.

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

In section 12.8 “**Credit Ratings**” the text in table shall be replaced with the following text:

Moody's has assigned the following credit ratings to the Issuer at the request and with the cooperation of the Issuer in the credit rating process:

Type	Rating
Long-term Local and Foreign Currency Deposit Rating	A2, stable outlook
Short-term Local and Foreign Currency Deposit Rating	P-1
Long-term Issuer Rating	A2, stable outlook
Senior Unsecured Regular Bond/Debenture Rating	A2, stable outlook
Counterparty Risk Rating	A1/P-1
Counterparty Risk Assessment (Long-term/Short-term)	A2/P-1
Baseline Credit Assessment	baa2
Adjusted Baseline Credit Assessment	baa1
Covered Bonds Rating	Aaa

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 could 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 8 January 2025.

Slovenská sporiteľňa, a.s.