

## Slovenská sporiteľňa achieved profit after tax in the amount of EUR 198.5 million in the third quarter of 2024. It is a y/y decrease of almost 10%

### Condensed Consolidated Statement of Income (unaudited data)

EUR tis.	30.9.2023	30.9.2024	change (%)	change
Net interest income	388,554	418,966	7.8%	30,412
Net fee and commission income	153,937	171,664	11.5%	17,727
Dividend income	559	478	(14.5%)	(81)
Net trading result	15,921	14,171	(11.0%)	(1,750)
Gains/losses from financial instruments measured at fair value through profit or loss	1,975	1,814	(8.2%)	(161)
Net result from equity method investments	(280)	1,262	(550.7%)	1,542
Rental income from investment properties & other operating leases	338	364	7.7%	26
Operating expense	(243,490)	(258,052)	6.0%	(14,562)
Impairment result from financial instruments	(28,352)	(22,521)	(20.6%)	5,831
Other operating result	(6,295)	(43)	(99.3%)	6,252
Levies on banking activities	(4,447)	-	(100.0%)	4,447
<b>Pre-tax profit from continuing operations</b>	<b>282,738</b>	<b>328,117</b>	<b>16.0%</b>	<b>45,379</b>
Taxes on income	(63,636)	(129,584)	103.6%	(65,948)
<b>Net result for the period</b>	<b>219,102</b>	<b>198,533</b>	<b>(9.4%)</b>	<b>(20,569)</b>
<b>Net result attributable to non-controlling interests</b>	<b>(170)</b>	<b>2</b>	<b>(101.2%)</b>	<b>172</b>
<b>Net result attributable to owners for the parent</b>	<b>219,272</b>	<b>198,531</b>	<b>(9.5%)</b>	<b>(20,741)</b>
Operating income	561,004	608,719	8.5%	47,715
Operating expense	(243,490)	(258,052)	6.0%	(14,562)
<b>Operating result</b>	<b>317,514</b>	<b>350,667</b>	<b>10.4%</b>	<b>33,153</b>

### Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	30.9.2023	30.9.2024	change (%)	change
<b>Assets</b>				
Cash and cash balances	2,420,113	1,912,509	(21.0%)	(507,604)
Derivatives	76,194	50,137	(34.2%)	(26,057)
Equity instruments	11,956	16,933	41.6%	4,977
Debt securities	4,141,448	4,576,001	10.5%	434,553
Loans and advances to banks	12,507	56,634	352.8%	44,127
Loans and advances to customers	18,277,224	18,642,822	2.0%	365,598
Finance lease receivables	329,432	360,593	9.5%	31,161
Hedge accounting derivatives	14,427	25,903	79.5%	11,476
Trade and other receivables	134,396	139,784	4.0%	5,388
<b>Total assets</b>	<b>25,712,813</b>	<b>26,115,880</b>	<b>1.6%</b>	<b>403,067</b>
<b>Liabilities and equity</b>				
Derivatives	72,676	47,616	(34.5%)	(25,060)
Deposits from banks	1,306,734	233,876	(82.1%)	(1,072,858)
Deposits from customers	17,301,656	18,181,728	5.1%	880,072
Debt securities in issue	4,217,913	4,868,819	15.4%	650,906
Hedge accounting derivatives	105,104	47,083	(55.2%)	(58,021)
Total equity	2,380,407	2,409,154	1.2%	28,747

<b>Total liabilities and equity</b>	<b>25,712,813</b>	<b>26,115,880</b>	<b>1.6%</b>	<b>403,067</b>
-------------------------------------	-------------------	-------------------	-------------	----------------

### Key ratios (consolidated)

	<b>30.9.2023</b>	<b>30.9.2024</b>
Return on equity (ROE)	13.06%	11.13%
Return on assets (ROA)	1.18%	1.01%
Net interest margin (on interest bearing assets)	2.31%	2.40%
Cost income ratio	43.40%	42.39%
Capital adequacy – according to NBS requirements	19.83%	20.72%

### Selected indicators of banking activities

	<b>31.12.2023</b>	<b>30.9.2024</b>	<b>change</b>
Number of employees	3,540	3,531	(0.3%)
Number of customers (in thousand)	1,917	1,907	(0.5%)
Number of payment cards issued (in thousand)	1,620	1,714	5.8%
Number of users in internet banking services (in thousand)	1,277	1,326	3.8%
Number of ATMs	745	749	0.5%
Number of branches	178	163	(8.4%)

Slovenská sporiteľňa

Contact for media: Marta Cesnaková; tel.: +421 2 4862 4360; cesnakova.marta@slsp.sk

Erste Group

Public Relations: Christian Hromatka; tel.: +4350100613711; christian.hromatka@erstegroup.com

Investor Relations: Thomas Sommerauer; tel.: +435010017326; thomas.sommerauer@erstegroup.com