

Condensed Consolidated Statement of Income (audited data)

EUR tis.	31.12.2023	31.12.2024	change (%)	change
Net interest income	523,037	568,912	8.8%	45,875
Net fee and commission income	207,503	232,343	12.0%	24,840
Net trading result	21,620	18,578	(14.1%)	(3,042)
Gains/losses from financial instruments measured at fair value through profit or loss	2,093	6,520	211.5%	4,427
Operating expense	(332,066)	(353,694)	6.5%	(21,628)
Gains/losses from derecognition of financial assets measured at amortised cost	4	(10,426)	(260,750.0%)	(10,430)
Net impairment loss on financial instruments	(15,203)	(13,050)	(14.2%)	2,153
Other operating result	(8,657)	532	(106.1%)	9,189
Pre-tax profit from continuing operations	398,977	451,787	13.2%	52,810
Taxes on income	(90,112)	(166,321)	84.6%	(76,209)
Net result for the period	308,865	285,466	(7.6%)	(23,399)
Net result attributable to non-controlling interests	(273)	7	(102.6%)	280
Net result attributable to owners for the parent	309,138	285,459	(7.7%)	(23,679)
Operating income	755,046	828,449	9.7%	73,403
Operating expense	(332,066)	(353,694)	6.5%	(21,628)
Operating result	422,980	474,755	12.2%	51,775

Selected lines of Consolidated Balance sheet (audited data)

EUR tis.	31.12.2023	31.12.2024	change (%)	change
Assets				
Cash and cash balances	3,030,858	1,988,940	(34.4%)	(1,041,918)
Derivatives	60,289	48,101	(20.2%)	(12,188)
Equity instruments	11,922	20,732	73.9%	8,810
Debt securities	4,128,697	4,478,236	8.5%	349,539
Loans and advances to banks	10,032	10,408	3.7%	376
Loans and advances to customers	18,395,931	18,921,732	2.9%	525,801
Finance lease receivables	347,323	368,578	6.1%	21,255
Hedge accounting derivatives	24,424	32,784	34.2%	8,360
Trade and other receivables	133,614	163,691	22.5%	30,077
Total assets	26,459,529	26,379,424	(0.3%)	(80,105)
Liabilities and equity				
Derivatives	56,596	45,522	(19.6%)	(11,074)
Deposits from banks	1,247,163	205,924	(83.5%)	(1,041,239)
Deposits from customers	17,580,176	18,734,732	6.6%	1,154,547
Debt securities in issue	4,658,119	4,622,240	(0.8%)	(35,879)
Hedge accounting derivatives	64,277	31,831	(50.4%)	(32,396)
Total liabilities	23,994,924	23,874,518	(0.5%)	(120,406)
Equity attributable to owners of the parent	2,455,960	2,502,957	1.9%	46,997
Total equity	2,464,605	2,504,906	1.6%	40,301
Total liabilities and equity	26,459,529	26,379,424	(0.3%)	(80,105)

Key ratios (consolidated)

	31.12.2023	31.12.2024
Return on equity (ROE)	13.51%	11.87%
Return on assets (ROA)	1.23%	1.09%
Net interest margin (on interest bearing assets)	2.32%	2.42%
Cost income ratio	43.98%	42.69%
Capital adequacy – according to NBS requirements	20.02%	19.82%

Selected indicators of banking activities

	31.12.2023	31.12.2024	change
Number of employees	3,540	3,520	(0.6%)
Number of customers (in thousand)	1,917	1,918	0.1%
Number of payment cards issued (in thousand)	1,620	1,752	8.1%
Number of users in internet banking services (in thousand)	1,277	1,348	5.6%
Number of ATMs	745	761	2.1%
Number of branches	178	160	(10.1%)

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