

## Slovenská sporiteľňa confirmed its strong performance in the third quarter of 2025, with operating profit growing by 12.8%

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

| EUR tis.  | 30.9.2024      | 30.9.2025      | change (%)    | change        |
|---|----------------|----------------|---------------|---------------|
| Net interest income   | 418,966        | 473,727        | 13.1%         | 54,761        |
| Net fee and commission income   | 171,664        | 182,078        | 6.1%          | 10,414        |
| Net trading result  | 14,171         | 16,113         | 13.7%         | 1,942         |
| Gains/losses from financial instruments measured at fair value through profit or loss | 1,814          | (1,798)        | (199.1%)      | (3,612)       |
| Operating expense   | (258,052)      | (277,271)      | 7.4%          | (19,219)      |
| Net impairment loss on financial instruments  | (22,521)       | (50,451)       | 124.0%        | (27,930)      |
| Other operating result  | (43)           | 1,571          | (3,753.5%)    | 1,614         |
| <b>Pre-tax profit from continuing operations</b>                                      | <b>328,117</b> | <b>346,531</b> | <b>5.6%</b>   | <b>18,414</b> |
| Taxes on income   | (129,584)      | (114,119)      | (11.9%)       | 15,385        |
| <b>Net result for the period</b>  | <b>198,533</b> | <b>232,332</b> | <b>17.0%</b>  | <b>33,799</b> |
| <b>Net result attributable to non-controlling interests</b>                           | <b>2</b>       | <b>18</b>      | <b>800.3%</b> | <b>16</b>     |
| <b>Net result attributable to owners fo the parent</b>                                | <b>198,531</b> | <b>232,314</b> | <b>17.0%</b>  | <b>33,783</b> |
| Operating income  | 608,719        | 672,878        | 10.5%         | 64,159        |
| Operating expense   | (258,052)      | (277,271)      | 7.4%          | (19,219)      |
| <b>Operating result</b>   | <b>350,667</b> | <b>395,607</b> | <b>12.8%</b>  | <b>44,940</b> |

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

| EUR tis.                                    | 30.9.2024         | 30.9.2025         | change (%)  | change           |
|---|-------------------|-------------------|-------------|------------------|
| <b>Assets</b>                               |                   |                   |             |                  |
| Cash and cash balances                      | 1,912,509         | 1,160,795         | (39.3%)     | (751,714)        |
| Derivatives                                 | 50,137            | 11,956            | (76.2%)     | (38,181)         |
| Equity instruments                          | 16,933            | 21,655            | 27.9%       | 4,722            |
| Debt securities                             | 4,576,001         | 5,296,145         | 15.7%       | 720,144          |
| Loans and advances to banks                 | 56,634            | 1,820             | (96.8%)     | (54,814)         |
| Loans and advances to customers             | 18,642,822        | 20,148,333        | 8.1%        | 1,505,511        |
| Finance lease receivables                   | 360,593           | 374,135           | 3.8%        | 13,542           |
| Hedge accounting derivatives                | 25,903            | 37,303            | 44.0%       | 11,400           |
| Trade and other receivables                 | 139,784           | 183,377           | 31.2%       | 43,593           |
| <b>Total assets</b>                         | <b>26,115,880</b> | <b>27,583,795</b> | <b>5.6%</b> | <b>1,467,915</b> |
| <b>Liabilities and equity</b>               |                   |                   |             |                  |
| Derivatives                                 | 47,616            | 10,275            | (78.4%)     | (37,341)         |
| Deposits from banks                         | 233,876           | 328,637           | 40.5%       | 94,761           |
| Deposits from customers                     | 18,181,728        | 19,116,450        | 5.1%        | 934,722          |
| Debt securities in issue                    | 4,868,819         | 5,246,250         | 7.8%        | 377,431          |
| Hedge accounting derivatives                | 47,083            | 20,610            | (56.2%)     | (26,473)         |
| <b>Total liabilities</b>                    | <b>23,706,726</b> | <b>25,102,002</b> | <b>5.9%</b> | <b>1,395,276</b> |
| Equity attributable to owners of the parent | 2,409,436         | 2,479,845         | 2.9%        | 70,409           |
| <b>Total equity</b>                         | <b>2,409,154</b>  | <b>2,481,793</b>  | <b>3.0%</b> | <b>72,639</b>    |
| <b>Total liabilities and equity</b>         | <b>26,115,880</b> | <b>27,583,795</b> | <b>5.6%</b> | <b>1,467,915</b> |

### Key ratios (consolidated)

|  | 30.9.2024 | 30.9.2025 |
|--|-----------|-----------|
| Return on equity (ROE)                           | 11.13%    | 12.72%    |
| Return on assets (ROA)                           | 1.01%     | 1.15%     |
| Net interest margin (on interest bearing assets) | 2.40%     | 2.54%     |
| Cost income ratio                                | 42.39%    | 41.21%    |
| Capital adequacy – according to NBS requirements | 20.72%    | 20.94%    |

### Selected indicators of banking activities

|  | 31.12.2024 | 30.9.2025 | change  |
|--|------------|-----------|---------|
| Number of employees  | 3,676      | 3,666     | (0.3%)  |
| Number of customers (in thousand)                          | 1,918      | 2,004     | 4.5%    |
| Number of payment cards issued (in thousand)               | 1,752      | 1,890     | 7.9%    |
| Number of users in internet banking services (in thousand) | 1,348      | 1,394     | 3.4%    |
| Number of ATMs   | 761        | 763       | 0.3%    |
| Number of branches   | 160        | 143       | (10.6%) |

Slovenská sporiteľňa

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