

Slovenská sporiteľňa achieved profit after tax in the amount of EUR 161.7 million after the third quarter of 2022

Consolidated, unaudited financial results of Slovenská sporiteľňa as of 30 September 2022 according to International Financial Reporting Standards (IFRS).

Condensed Consolidated Statement of Income (unaudited data) (EUR ths.)	30.09.2021	30.09.2022	change
Net interest income	322,356	326,817	1.4%
Net fee and commission income	128,050	142,679	11.4%
Dividend income	574	577	0.6%
Net trading result	6,668	18,775	181.6%
Gains/losses from financial instruments measured at fair value through profit or loss	(213)	932	536.7%
Net result from equity method investments	1,263	585	-53.7%
Rental income from investment properties & other operating leases	223	250	12.1%
Operating expense	(216,730)	(226,524)	4.5%
Impairment result from financial instruments	1,576	(45,540)	-2988.8%
Other operating result	(9,559)	(7,816)	18.2%
Levies on banking activities	(4,665)	(5,894)	26.3%
Pre-tax profit from continuing operations	233,908	210,509	-10.0%
Taxes on income	(56,646)	(48,814)	-13.8%
Net result for the period	177,262	161,695	8.8%

Operating income	458,922	490,615	6.9%
Operating expense	(216,730)	(226,524)	4.5%
Operating result	242,192	264,091	9.0%

Selected lines of Consolidated Balance sheet (audited data) (EUR ths.)	30.09.2021	30.09.2022	change
Cash and cash balances	3,241,173	532,043	-83.6%
Derivatives	48,856	63,813	30.6%
Equity instruments	7,155	13,330	86.3%
Debt securities	3,825,284	3,931,992	2.8%
Loans and advances to banks	13,527	2,217,7965	16294.8%
Loans and advances to customers*	15,140,213	17,274,146	14.1%
Finance lease receivables*	224,182	263,663	17.6%
Hedge accounting derivatives	23,305	10,174	-56.3%
Trade and other receivables*	117,308	159,303	35.8%
Total assets	22,933,501	24,799,045	8.1%
Derivatives	46,386	58,062	25.2%
Deposits from banks	2,963,791	2,874,574	-3.0%
Deposits from customers	15,630,709	16,991,757	8.7%
Debt securities in issue	2,059,346	2,309,781	16.1%
Hedge accounting derivatives	38,153	94,614	148.0%
Total equity	1,919,398	2,103,627	9.6%
Total liabilities and equity	22,933,501	24,799,045	8.1%

Key ratios (consolidated)	30.09.2021	30.09.2022
Return on equity (ROE)	12.94%	10.56%
Return on assets (ROA)	1.07%	0.90%
Net interest margin (on interest bearing assets)	2.29%	2.09%
Cost income ratio	47.23%	46.17%
Capital adequacy – according to NBS requirements	20.92%	19.80%

Selected indicators of banking activities	31.12.2021	30.09.2022	change
Number of employees	3,657	3,616	-1.1%
Number of customers (in thousand)	2,099	2,019	-3.8%
Number of payment cards issued (in thousand)	1,540	1,578	2.5%
Number of users of internet banking services (in thousand)	1,202	1,222	1.7%
Number of ATMs	750	750	0.0%
Number of branches	200	193	-3.5%

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