



3,581
employees



1.6 mn
cards



2 mn
clients



739
ATMs

219.1

million euros

net profit



317.5

million euros

*operating profit;
increased by 20.2% y/y*



17.3

billion euros

*volume of deposits;
increased by 1.8% y/y*



19.8%

*capital adequacy;
considerably exceeds the limit
stipulated by the regulator*

1.7%

*the share of defaulted loans;
increased by 0.1 percentage
point y/y*

18.3

billion eur

*overall volume of loans;
grew by 5.8% y/y.*



6.6

billion euros

*volume of loans to corp. clients;
increased by 30.3% y/y*



23th

place was achieved by Slovakia in the **Prosperity Index** of analysts of the Slovenská sporiteľňa, which compares the countries of the European Union in five areas - economy, society, households, education and sustainability.

2

investments in startups managed by Seed Starter Slovenská sporiteľňa during its first year of operation. The first is SmartHead, which provides comprehensive solutions in the field of sustainability and ESG reporting. The second investment is the startup Blockmate, which connects the world of cryptocurrencies and the world of traditional finance.