

Business results of Slovenská sporiteľňa as of 30 September 2023

Consolidated unaudited business results of Slovenská sporiteľňa as of 30 September 2023 according to International Financial Reporting Standards (IFRS).

Condensed Consolidated Statement of Income (unaudited data)

EUR tis.	30.9.2022	30.9.2023	change (%)	change
Net interest income	326,817	388,554	18.9%	61,737
Net fee and commission income	142,679	153,937	7.9%	11,258
Dividend income	577	559	-3.1%	-18
Net trading result	18,775	15,921	-15.2%	2,854
Gains/losses from financial instruments measured at fair value through profit or loss	932	1,975	111.9%	1,043
Net result from equity method investments	585	(280)	-147.9%	-865
Rental income from investment properties & other operating leases	250	338	35.2%	88
Operating expense	(226,524)	(243,490)	7.5%	16,966
Impairment result from financial instruments	(45,540)	(28,352)	-37.7%	-17,188
Other operating result	(7,816)	(6,295)	-19.5%	-1,521
Levies on banking activities	(5,894)	(4,447)	-24.6%	-1,447
Pre-tax profit from continuing operations	161,695	219,102	35.5%	57,407
Taxes on income	(48,814)	(63,636)	30.4%	14,822
Net result from the period	161,695	219,102	35.5%	57,407
Operating income	490,615	561,004	14.3%	70,389
Operating expense	(226,524)	(243,490)	7.5%	16,966
Operating result	264,091	317,514	20.2%	54,423

Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	30.9.2022	30.9.2023	change (%)	change
Assets				
Cash and cash balances	532,043	2,420,113	354.9%	1,888,070
Derivatives	63,813	76,194	19.4%	12,381
Equity instruments	13,330	11,956	-10.3%	-1,374
Debt securities	3,931,992	4,141,448	5.3%	209,456
Loans and advances to banks	2,217,795	12,507	-99.4%	-2,205,288
Loans and advances to customers	17,274,146	18,277,224	5.8%	1,003,078
Finance lease receivables	263,663	329,432	24.9%	65,769
Hedge accounting derivatives	10,174	14,427	41.8%	4,253
Trade and other receivables	159,303	134,396	-15.6%	-24,907
Total assets	24,799,045	25,712,813	3.7%	913,768
Liabilities and equity				
Derivatives	58,062	72,676	25.2%	14,614
Deposits from banks	2,874,574	1,306,734	-54.5%	-1,567,840
Deposits from customers	16,991,757	17,301,656	1.8%	309,899
Debt securities in issue	2,390,781	4,217,913	76.4%	1,827,132
Hedge accounting derivatives	94,614	105,104	11.1%	10,490
Total equity	2,103,627	2,380,407	13.2%	276,780
Total liabilities and equity	24,799,045	25,712,813	3.7%	913,768

Key ratios (consolidated)

	30.9.2022	30.9.2023
Return on equity (ROE)	10.56%	13.06%
Return on assets (ROA)	0.90%	1.18%
Net interest margin (on interest bearing assets)	2.09%	2.31%
Cost income ratio	46.17%	43.40%
Capital adequacy – according to NBS requirements	19.80%	19.83%

Selected indicators of banking activities

	31.12.2022	30.9.2023	change
Number of employees	3,605	3,581	-0.7%
Number of customers (in thousand)	1,999	1,957	-2.1%
Number of payment cards issued (in thousand)	1,576	1,606	1.9%
Number of users in internet banking services (in thousand)	1,239	1,263	1.9%
Number of ATMs	748	739	-1.2%
Number of branches	190	186	-2.1%

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