

Condensed Consolidated Statement of Income (unaudited data)

Eur tis.	31.3.2022	31.3.2023	change (%)	change
Net interest income	103,919	125,052	20.3%	21,133
Net fee and commission income	44,150	50,137	13.6%	5,987
Dividend income	16	11	-31.3%	-5
Net trading result	4,660	4,212	-9.6%	-448
Gains/losses from financial instruments measured at fair value through profit or loss	396	492	24.2%	96
Net result from equity method investments	397	29	-92.7%	-368
Rental income from investment properties & other operating leases	93	104	11.8%	11
Operating expense	(80,765)	(81,854)	1.3%	1,089
Impairment result from financial instruments	(19,992)	(2,195)	-89.0%	17,797
Other operating result	(6,454)	(8,093)	25.4%	1,639
Levies on banking activities	(6,000)	(7,000)	16.7%	1,000
Pre-tax profit from continuing operations	46,427	87,734	89.0%	41,307
Taxes on income	(10,584)	(19,707)	86.2%	9,123
Net result from the period	35,843	68,027	89.8%	32,184
Operating income	153,631	180,037	17.2%	26,406
Operating expense	(80,765)	(81,854)	1.3%	1,089
Operating result	72,866	98,183	34.7%	25,317

Selected lines of Consolidated Balance sheet (unaudited data)

Eur tis.	31.3.2022	31.3.2023	change (%)	change
Assets				
Cash and cash balances	2,349,268	2,080,669	-11.4%	-268,599
Derivatives	65,679	76,360	16.3%	10,681
Equity instruments	7,155	9,694	35.5%	2,539
Debt securities	3,946,413	3,947,561	0.0%	1,148
Loans and advances to banks	77,230	16,127	-79.1%	-61,103
Loans and advances to customers	15,968,372	17,636,458	10.4%	1,668,086
Finance lease receivables	240,761	302,315	25.6%	61,554
Hedge accounting derivatives	3,950	21,428	442.5%	17,478
Trade and other receivables	145,700	153,945	5.7%	8,245
Total assets	23,139,987	24,589,288	6.3%	1,449,301
Liabilities and equity				
Derivatives	64,118	74,169	15.7%	10,051
Deposits from banks	2,907,068	1,196,589	-58.8%	-1,710,479
Deposits from customers	15,938,763	17,158,510	7.7%	1,219,747
Debt securities in issue	1,889,993	3,588,705	89.9%	1,698,712
Hedge accounting derivatives	27,532	97,900	255.6%	70,368
Total equity	1,986,360	2,138,550	7.7%	152,190
Total liabilities and equity	23,139,987	24,589,288	6.3%	1,449,301

Key ratios (consolidated)

	31.3.2022	31.3.2023
Return on equity (ROE)	7.13%	12.65%
Return on assets (ROA)	0.62%	1.13%
Net interest margin (on interest bearing assets)	2.11%	2.29%
Cost income ratio	52.57%	45.47%
Capital adequacy – according to NBS requirements	20.96%	19.91%

Selected indicators of banking activities

	31.12.2022	31.3.2023	change
Number of employees	3,605	3,596	-0.3%
Number of customers (in thousand)	1,999	1,984	-0.8%
Number of payment cards issued (in thousand)	1,576	1,688	7.1%
Number of users in internet banking services (in thousand)	1,239	1,250	0.9%
Number of ATMs	748	746	-0.3%
Number of branches	190	188	-1.1%

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