

## Financial results of Slovenská sporiteľňa as of 31 December 2021

Condensed Consolidated Statement of Income (audited data) (EUR ths.)	31.12.2020	31.12.2021	change
Net interest income	433,563	427,879	(1.3%)
Net fee and commission income	147,150	174,277	18.4%
Dividend income	628	602	(4.1%)
Net trading result	12,226	9,794	(19.9%)
Gains/losses from financial instruments measured at fair value through profit or loss	(2,912)	(767)	(73.7%)
Net result from equity method investments	840	1,607	91.3%
Rental income from investment properties & other operating leases	310	294	(5.2%)
Operating expense	(287,070)	(292,931)	1.9%
Impairment result from financial instruments	(107,939)	(1,099)	(99.0%)
Other operating result	(49,260)	(15,529)	(68.5%)
Levies on banking activities	(37,751)	(4,665)	(87.6%)
<b>Pre-tax profit from continuing operations</b>	<b>147,521</b>	<b>302,025</b>	<b>104.7%</b>
Taxes on income	(39,529)	(73,971)	87.1%
<b>Net result for the period</b>	<b>107,992</b>	<b>228,054</b>	<b>111.3%</b>

Operating income	591,805	613,686	3.7%
Operating expense	(287,070)	(292,931)	1.9%
<b>Operating result</b>	<b>304,735</b>	<b>321,295</b>	<b>5.4%</b>

Selected lines of Consolidated Balance sheet (audited data) (EUR ths.)	31.12.2020	31.12.2021	change
Cash and cash balances	1,717,486	2,907,420	69.3%
Derivatives	59,994	47,874	(20.2%)
Equity instruments	7,547	7,155	(5.2%)
Debt securities	3,687,444	3,919,571	6.3%
Loans and advances to banks	49	49,983	101,906.1%
Loans and advances to customers*	14,579,144	15,535,047	6.6%
Finance lease receivables*	214,012	233,435	(3.1%)
Hedge accounting derivatives	34,345	16,454	(52.1%)
Trade and other receivables*	81,774	129,088	57.9%
<b>Total assets</b>	<b>20,706,294</b>	<b>23,154,275</b>	<b>11.8%</b>
Derivatives	56,524	46,131	(18.4%)
Deposits from banks	1,710,255	2,893,347	69.2%
Deposits from customers	14,869,015	15,972,763	7.4%
Debt securities in issue	2,051,731	1,946,930	(5.1%)
Hedge accounting derivatives	48,373	31,844	(34.2%)
Total equity	1,792,294	2,050,537	14.4%
<b>Total liabilities and equity</b>	<b>20,706,294</b>	<b>23,154,275</b>	<b>11.8%</b>

Key ratios (consolidated)	31.12.2020	31.12.2021
Return on equity (ROE)	6.22%	12.18%
Return on assets (ROA)	0.56%	1.02%
Net interest margin (on interest bearing assets)	2.38%	2.25%
Cost income ratio	48.51%	47.65%
Capital adequacy – according to NBS requirements	18.73%	20.50%

Selected indicators of banking activities	31.12.2020	31.12.2021	change
Number of employees	3,789	3,657	(3.5%)
Number of customers (in thousand)	2,151	2,088	(2.9%)
Number of payment cards issued (in thousand)	1,535	1,540	0.3%
Number of users of internet banking services (in thousand)	1,152	1,202	4.3%
Number of ATMs	747	750	0.4%
Number of branches	206	200	(3.0%)