



**3,605**  
employees



**1.6 mn.**  
cards



**2 mn.**  
clients



**748**  
ATMs

**242.8**

million euros

**net profit**

increased by 9% y/y



**356.5**



million euros

**operating profit;**

increased by 11% y/y

**16.9**



billion euros

**volume of deposits;**

increased by 5.9% y/y

**19.3 %**

**capital adequacy;**

considerably exceeds the limit stipulated by the regulator

**1.6 %**

**the share of defaulted loans;**

decreased by 0.2 percentage point y/y

**17.5**



billion eur

**volume of loans;**

grew by 12.6% y/y.

**5.5**



billion euros

**volume of loans to corp. clients;**

increased by 19.9% y/y

**1.**

In 2022, Slovenská sporiteľňa received two awards as bank of the year – **Euromoney Awards** for Excellence from the British magazine Euromoney and also **Bank of the Year** according to Trend Top.

**1.**

Slovenská sporiteľňa decided to establish the first corporate venture capital program in Slovakia. **The Seed Starter of Slovenská sporiteľňa** will not only focus on funding start-ups; it also provides content support and that is why the incubator and so called bootcamp are part of this program.