

Condensed Consolidated Statement of Income (audited data)

Eur tis.	31.12.2021	31.12.2022	change (%)	change
Net interest income	427,879	443,946	3.8%	16,067
Net fee and commission income	174,277	192,203	10.3%	17,926
Dividend income	602	588	-2.3%	(14)
Net trading result	9,794	23,636	141.3%	13,842
Gains/losses from financial instruments measured at fair value through profit or loss	(767)	2,267	-395.6%	3,034
Net result from equity method investments	1,607	623	-61.2%	(984)
Rental income from investment properties & other operating leases	294	357	21.4%	63
Operating expense	(292,391)	(307,134)	5.0%	(14,743)
Impairment result from financial instruments	(1,099)	(32,114)	2822.1%	(31,015)
Other operating result	(15,529)	(11,425)	-26.4%	4,104
Levies on banking activities	(4,665)	(5,894)	26.3%	(1,229)
Pre-tax profit from continuing operations	302,025	312,497	3.5%	10,472
Taxes on income	(73,971)	(69,703)	-5.8%	4,268
Net result from the period	228,054	242,794	6.5%	14,740
Operating income	613,686	663,620	8.1%	49,934
Operating expense	(292,391)	(307,134)	5.0%	(14,743)
Operating result	321,295	356,486	11.0%	35,191

Selected lines of Consolidated Balance sheet (audited data)

Eur tis.	31.12.2021	31.12.2022	change (%)	change
Assets				
Cash and cash balances	2,907,420	1,254,543	-56.9%	-1,652,877
Derivatives	47,874	77,139	61.1%	29,265
Equity instruments	7,155	9,694	35.5%	2,539
Debt securities	3,919,571	4,162,411	6.2%	242,840
Loans and advances to banks	49,983	26	-99.9%	-49,957
Loans and advances to customers	15,535,047	17,489,195	12.6%	1,954,148
Finance lease receivables	233,435	284,500	21.9%	51,065
Hedge accounting derivatives	16,454	16,879	2.6%	425
Trade and other receivables	129,088	155,573	20.5%	26,485
Total assets	23,154,275	23,746,222	2.6%	591,947
Liabilities and equity				
Derivatives	46,131	73,533	59.4%	27,402
Deposits from banks	2,893,347	1,173,628	-59.4%	-1,719,719
Deposits from customers	15,972,763	16,912,755	5.9%	939,992
Debt securities in issue	1,946,930	2,989,506	53.5%	1,042,576
Hedge accounting derivatives	31,844	103,266	224.3%	71,422
Total equity	2,050,537	2,180,281	6.3%	129,744
Total liabilities and equity	23,154,275	23,746,222	2.6%	591,947

Key ratios (consolidated)

	31.12.2021	31.12.2022
Return on equity (ROE)	12.18%	11.72%
Return on assets (ROA)	1.02%	1.01%
Net interest margin (on interest bearing assets)	2.25%	2.07%
Cost income ratio	47.65%	46.28%
Capital adequacy – according to NBS requirements	20.50%	19.29%

Selected indicators of banking activities

	31.12.2021	31.12.2022	zmena
Number of employees	3,657	3,605	-1.4%
Number of customers (in thousand)	2,088	1,999	-4.2%
Number of payment cards issued (in thousand)	1,540	1,576	2.3%
Number of users in internet banking services (in thousand)	1,202	1,239	3.1%
Number of ATMs	750	748	-0.3%
Number of branches	200	190	-5.0%

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