## Slovenská sporiteľňa in H1 2019

4,069 employees

1.5 mil. cards

2.2 mil. clients

769 **ATMs** 

156.4

million euros operating profit; increased bu 7.8% u/u



13.9



volume of deposits; increased by 4.6% y/y

billion euros

volume of loans to corporate clients: increased by 16.0% y/y

18.9%

capital adequacy; considerably exceeds the limit stipulated by the regulator



million euros

net profit

the share of defaulted loans; decreased by 0.3 percentage point y/y

13.3 billion euros

volume of loans; grew by 1.0 billion y/y. The main growth driver were housing loans which grew by 4.5%; consumer loans grew by 2.6%



Slovenská sporiteľňa is the first and only Slovak large bank to offer its clients the option tu use Google Pay and Apple Pay, applications for mobile payments.



1st

Slovenská sporiteľňa is the best bank in Slovakia according to Euromoney.

Since 2011, this is already the sixth Euromoney Awards for Excellence that the largest bank in Slovakia has won. In addition, the bank also holds the title TREND TOP Bank of the Year.

