

Financial results of Slovenská sporiteľňa as of 30 June 2024

Consolidated unaudited business results of Slovenská sporiteľňa as of 30 June 2024 according to International Financial Reporting Standards (IFRS).

Condensed Consolidated Statement of Income (unaudited data)

EUR tis.	30.6.2023	30.6.2024	change (%)	change
Net interest income	256,401	275,797	7.6%	19,396
Net fee and commission income	100,718	113,267	12.5%	12,549
Dividend income	542	459	(15.3%)	(83)
Net trading result	10,997	8,326	(24.3%)	(2,671)
Gains/losses from financial instruments measured at fair value through profit or loss	1,512	834	(44.8%)	(678)
Net result from equity method investments	529	850	60.7%	321
Rental income from investment properties & other operating leases	217	240	10.6%	23
Operating expense	(161,284)	(175,074)	8.6%	13,790
Impairment result from financial instruments	(22,479)	(22,779)	1.3%	(300)
Other operating result	(7,060)	478	(106.8%)	7,538
Pre-tax profit from continuing operations	179,954	202,413	12.5%	22,459
Taxes on income	(40,260)	(79,839)	98.3%	39,579
Net result for the period	139,694	122,574	(12.3%)	(17,120)
Net result attributable to non-controlling interests	(115)	(43)	(62.6%)	72
Net result attributable to owners fo the parent	139,809	122,617	(12.3%)	(17,192)
Operating income	370,916	399,773	7.8%	28,857
Operating expense	(161,284)	(175,074)	8.6%	(13,790)
Operating result	209,632	224,699	7.2%	15,067

Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	30.6.2023	30.6.2024	change (%)	change
Assets				
Cash and cash balances	1,690,666	2,289,836	35.4%	599,170
Derivatives	76,573	52,203	(31.8%)	(24,370)
Equity instruments	11,612	13,537	16.6%	1,925
Debt securities	4,104,929	4,384,673	6.8%	279,744
Loans and advances to banks	30,552	20,863	(31.7%)	(9,689)
Loans and advances to customers	18,016,523	18,410,940	2.5%	454,417
Finance lease receivables	320,902	357,096	11.3%	36,194
Hedge accounting derivatives	15,963	13,013	(18.5%)	(2,950)
Trade and other receivables	157,092	140,635	(10.5%)	(16,457)
Total assets	24,745,335	26,092,906	5.4%	1,347,571
Liabilities and equity				
Derivatives	73,206	48,850	(33.3%)	(24,356)
Deposits from banks	1,291,118	277,603	(78.5%)	(1,013,515)
Deposits from customers	17,023,802	18,115,134	6.4%	1,091,332
Debt securities in issue	3,623,252	4,828,580	33.3%	1,205,328
Hedge accounting derivatives	104,943	63,125	(39.8%)	(41,818)
Total equity	2,304,703	2,336,800	1.4%	32,097
Total liabilities and equity	24,745,335	26,092,906	5.4%	1,347,571

Key ratios (consolidated)

	30.6.2023	30.6.2024
Return on equity (ROE)	12.73%	10.36%
Return on assets (ROA)	1.14%	0.94%
Net interest margin (on interest bearing assets)	2.33%	2.40%
Cost income ratio	43.49%	43.79%
Capital adequacy – according to NBS requirements	19.47%	20.70%

Selected indicators of banking activities

	31.12.2023	30.6.2024	change
Number of employees	3,540	3,516	(0.7%)
Number of customers (in thousand)	1,917	1,904	(0.7%)
Number of payment cards issued (in thousand)	1,620	1,674	3.3%
Number of users in internet banking services (in thousand)	1,277	1,306	2.3%
Number of ATMs	745	742	(0.4%)
Number of branches	178	167	(6.2%)

Slovenská sporiteľňa

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