

Business results of Slovenská sporiteľňa as of 30 June 2026

Ratings of Slovenská sporiteľňa (as of 30 June 2026):

Moody's	
Long-term Local and Foreign Currency Deposit Ratings	A1, stable
Short-term Local and Foreign Currency Deposit Ratings	P-1
Long-term Issuer Ratings	A3, stable
Senior Unsecured Regular Bond/Debenture Ratings	A3, stable
Counterparty Risk Rating	A1/P-1
Counterparty Risk Assessments (Long-term/Short-term)	A2/P-1
Baseline Credit Assessment	baa2
Adjusted Baseline Credit Assessment	baa1
Covered Bonds Rating	Aaa

Selected lines of Consolidated Statement of Income (unaudited data)

EUR tis.	30.6.2025	30.6.2026	change (%)	change
Net interest income	308,422	347,722	12.7%	39,300
Net fee and commission income	120,796	132,864	10.0%	12,068
Net trading result	10,667	11,982	12.3%	1,315
Gains/ (losses) from financial instruments measured at fair value through profit or loss	(2,364)	3,805	(261.0%)	6,169
Operating expense	(187,324)	(193,608)	3.4%	(6,284)
Net impairment loss on financial instruments	(32,400)	(45,491)	40.4%	(13,091)
Other operating result	1,046	(511)	(148.9%)	(1,557)
Pre-tax profit from continuing operations	220,786	258,731	17.2%	37,945
Taxes on income	(72,147)	(81,937)	13.6%	(9,790)
Net result for the period	148,639	176,794	18.9%	28,155
Net result attributable to non-controlling interests	(2)	(1)	(50.0%)	1
Net result attributable to owners for the parent	148,641	176,795	18.9%	28,154
Operating income	439,628	498,365	13.4%	58,737
Operating expense	(187,324)	(193,608)	3.4%	(6,284)
Operating result	252,304	304,757	20.8%	52,453

Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	30.6.2025	30.6.2026	change (%)	change
Assets				
Cash and cash balances	1,146,670	704,721	(38.5%)	(441,949)
Derivatives	14,109	6,921	(50.9%)	(7,188)
Equity instruments	19,098	22,103	15.7%	3,005
Debt securities	5,145,502	5,019,023	(2.5%)	(126,479)
Loans and advances to banks	37,692	177,585	371.1%	139,893
Loans and advances to customers	19,634,850	20,660,439	5.2%	1,025,589
Finance lease receivables	383,552	343,369	(10.5%)	(40,183)
Hedge accounting derivatives	33,538	15,771	(53.0%)	(17,767)
Trade and other receivables	191,513	204,348	6.7%	12,835
Total assets	26,964,562	27,572,182	2.3%	607,620

Liabilities and equity				
Derivatives	16,884	5,380	(68.1%)	(11,504)
Deposits from banks	292,761	283,715	(3.1%)	(9,046)
Deposits from customers	18,900,258	19,782,559	4.7%	882,301
Debt securities in issue	4,967,059	4,805,777	(3.2%)	(161,282)
Hedge accounting derivatives	19,203	9,201	(52.1%)	(10,002)
Total liabilities	24,561,006	52,265,742	2.9%	704,736
Equity attributable to owners of the parent	2,401,609	2,304,522	(4.0%)	(97,087)
Total equity	2,403,556	2,306,440	(4.0%)	(97,116)
Total liabilities and equity	26,964,562	27,572,182	2.3%	607,620

Key ratios (consolidated)

	30.6.2025	30.6.2026
Return on equity (ROE)	12.31%	15.29%
Return on assets (ROA)	1.11%	1.26%
Net interest margin (on interest bearing assets)	2.54%	2.64%
Cost income ratio	42.61%	38.85%
Capital adequacy – according to NBS requirements	20.38%	20.42%

Selected indicators of banking activities

	31.12.2025	30.6.2026	change
Number of employees	3,642	3,589	(1.5%)
Number of customers (in thousand)	1,824	1,770	(2.9%)
Number of payment cards issued (in thousand)	1,909	1,941	1.7%
Number of users in internet banking services (in thousand)	1,397	1,414	1.2%
Number of ATMs	752	733	(2.5%)
Number of branches	140	128	(8.5%)

Slovenská sporiteľňa

Media Contact: Marta Cesnaková; tel.: +421 2 4862 4360; cesnakova.marta@slsp.sk

Erste Group

Public Relations: Margarita Thiel; tel.: +4350100613425; margarita.thiel@erstegroup.com

Investor Relations: Thomas Sommerauer; tel.: +435010017326; thomas.sommerauer@erstegroup.com