

Consolidated profit of Slovenská sporiteľňa reached EUR 68.5 million in the first quarter of 2025

Condensed Consolidated Statement of Income (audited data)

EUR tis.	31.3.2024	31.3.2025	change (%)	change
Net interest income	137,781	151,494	10.0%	13,713
Net fee and commission income	55,134	58,890	6.8%	3,756
Net trading result	3,319	5,198	56.6%	1,879
Gains/losses from financial instruments measured at fair value through profit or loss	(53)	955	(1,901.9%)	1,008
Operating expense	(89,436)	(93,990)	5.1%	(4,554)
Net impairment loss on financial instruments	(15,379)	(20,384)	32.5%	(5,005)
Other operating result	(1,084)	(94)	(91.3%)	990
Pre-tax profit from continuing operations	90,623	102,699	13.3%	12,076
Taxes on income	(35,934)	(34,182)	(4.9%)	1,752
Net result for the period	54,689	68,517	(25.3%)	13,828
Net result attributable to non-controlling interests	(22)	(3)	(86.4%)	19
Net result attributable to owners for the parent	54,711	68,520	25.2%	13,809
Operating income	196,518	217,207	10.5%	20,689
Operating expense	(89,436)	(93,990)	5.1%	(4,554)
Operating result	107,082	123,217	15.1%	16,135

Selected lines of Consolidated Balance sheet (audited data)

EUR tis.	31.3.2024	31.3.2025	change (%)	change
Assets				
Cash and cash balances	2,102,139	1,851,145	(11.9%)	(251,048)
Derivatives	58,505	15,612	(73.3%)	(42,893)
Equity instruments	11,923	21,345	79.0%	9,422
Debt securities	4,288,633	4,911,324	14.5%	622,691
Loans and advances to banks	29,906	24,132	(19.3%)	(5,774)
Loans and advances to customers	18,398,694	19,128,567	4.0%	729,873
Finance lease receivables	347,973	357,578	2.8%	9,605
Hedge accounting derivatives	25,127	31,870	26.8%	6,743
Trade and other receivables	130,474	156,779	20.2%	26,305
Total assets	25,742,777	26,877,770	4.4%	1,134,993
Liabilities and equity				
Derivatives	55,372	14,723	(73.4%)	(40,649)
Deposits from banks	513,530	250,203	(51.3%)	(263,327)
Deposits from customers	17,592,61	18,773,477	6.7%	1,181,416
Debt securities in issue	4,758,258	5,046,914	6.1%	288,656
Hedge accounting derivatives	73,361	26,708	(63.6%)	(46,653)
Total liabilities	23,444,894	24,539,576	(4.7%)	(1,094,682)
Equity attributable to owners of the parent	2,284,05	2,336,249	2.3%	52,244
Total equity	2,297,883	2,338,194	1.8%	40,311
Total liabilities and equity	25,742,777	26,877,770	4.4%	1,134,993

Key ratios (consolidated)

	31.3.2024	31.3.2025
Return on equity (ROE)	9.08%	11.22%
Return on assets (ROA)	0.84%	1.04%
Net interest margin (on interest bearing assets)	2.39%	2.54%
Cost income ratio	45.51%	43.27%
Capital adequacy – according to NBS requirements	20.23%	20.97%

Selected indicators of banking activities

	31.12.2024	31.3.2025	change
Number of employees	3,520	3,512	(0.2%)
Number of customers (in thousand)	1,918	1,989	3.7%
Number of payment cards issued (in thousand)	1,752	1,844	5.2%
Number of users in internet banking services (in thousand)	1,348	1,368	1.6%
Number of ATMs	761	758	(0.4%)
Number of branches	160	155	(3.1%)

Slovenská sporiteľňa

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