

Business results of Slovenská sporiteľňa as of 31 December 2025

(Consolidated audited business results of Slovenská sporiteľňa as of 31 December 2025 according to International Financial Reporting Standards (IFRS)).

Selected lines of Consolidated Statement of Income (audited data)

EUR tis.	31.12.2024	31.12.2025	change (%)	change
Net interest income	568,912	645,141	13.4%	76,229
Net fee and commission income	232,343	241,839	4.1%	9,496
Net trading result	18,578	21,666	16.6%	3,088
Gains/losses from financial instruments measured at fair value through profit or loss	6,520	(759)	(111.6%)	(7,279)
Operating expense	(353,694)	(376,127)	6.3%	(22,433)
Gains/ (losses) from derecognition of financial assets measured at amortised cost	(10,426)	-	(100.0%)	(10,426)
Net impairment loss on financial instruments	(13,050)	(51,281)	293.0%	(38,231)
Gains/ (losses) on revised estimates of contractual cash flows	-	(21,000)	-	(21,000)
Other operating result	-	7,516	-	7,156
Pre-tax profit from continuing operations	451,787	469,968	4.0%	18,181
Taxes on income	(166,321)	(159,702)	(4.0%)	6,619
Net result for the period	285,466	310,265	8.7%	24,799
Net result attributable to non-controlling interests	7	(12)	(271.4%)	(19)
Net result attributable to owners fo the parent	285,459	310,278	8.7%	24,819
Operating income	828,449	911,061	10.0%	82,612
Operating expense	(353,694)	(376,127)	6.3%	(22,433)
Operating result	474,755	534,934	12.7%	60,179

Selected lines of Consolidated Balance sheet (audited data)

EUR tis.	31.12.2024	31.12.2025	change (%)	change
Assets				
Cash and cash balances	1,988,940	1,448,531	(27.2%)	(540,409)
Derivatives	48,101	9,140	(81.0%)	(38,961)
Equity instruments	20,732	19,238	(7.2%)	(1,494)
Debt securities	4,478,236	5,263,226	17.5%	784,990
Loans and advances to banks	10,408	65,294	527.3%	54,886
Loans and advances to customers	18,921,732	20,201,712	6.8%	1,279,980
Finance lease receivables	368,578	364,649	(1.1%)	(3,929)
Hedge accounting derivatives	32,784	43,067	31.4%	10,283
Trade and other receivables	163,691	182,249	11.3%	18,558
Total assets	26,379,424	27,995,997	6.1%	1,616,573
Liabilities and equity				
Derivatives	45,522	7,595	(83.3%)	(37,927)
Deposits from banks	205,924	278,750	35.4%	72,826
Deposits from customers	18,734,723	19,684,114	5.1%	949,391
Debt securities in issue	4,622,240	5,295,405	14.6%	673,165
Hedge accounting derivatives	31,831	11,799	(62.9%)	(20,032)
Total liabilities	23,874,518	25,587,558	7.2%	1,713,040

Equity attributable to owners of the parent	2,502,957	2,406,521	(3.9%)	(96,436)
Total equity	2,504,906	2,408,439	(3.9%)	(96,467)
Total liabilities and equity	26,379,424	27,995,997	6.1%	1,616,573

Key ratios (consolidated)

	31.12.2024	31.12.2025
Return on equity (ROE)	11.87%	12.71%
Return on assets (ROA)	1.09%	1.14%
Net interest margin (on interest bearing assets)	2.42%	2.56%
Cost income ratio	42.69%	41.28%
Capital adequacy – according to NBS requirements	19.82%	20.74%

Selected indicators of banking activities

	31.12.2024	31.12.2025	change
Number of employees	3,674	3,642	(0.9%)
Number of customers (in thousand)	1,918	1,824	(4.9%)
Number of payment cards issued (in thousand)	1,752	1,909	9.0%
Number of users in internet banking services (in thousand)	1,348	1,397	3.6%
Number of ATMs	761	752	(1.2%)
Number of branches	160	140	(12.5%)

Slovenská sporiteľňa

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