

ISSUE SPECIFIC SUMMARY

A. Introduction, containing warnings

Warnings

This Issue Summary (the **Summary**) should be read as an introduction to the base prospectus dated 27 June 2025 (the **Prospectus**), as amended by the Supplement No. 1 dated 27 August 2025 (the **Supplement No. 1**) which were prepared in relation with the debt securities issuance programme of up to EUR 7,500,000,000 (the **Programme**) of Slovenská sporiteľňa, a.s., with its registered office at Tomášikova 48, 832 37 Bratislava, Slovak Republic, Identification No.: 00 151 653 (the **Issuer**).

Any decision by an investor to invest in debt securities (the **Notes**) should be based on a consideration of the Prospectus as a whole, including the final terms and any amendments thereto.

Where a claim relating to the information contained in the Prospectus is brought before a court, the plaintiff investors might, under national law, have to bear the costs of translating the Prospectus before the legal proceedings are initiated.

Civil liability attaches only to those persons who have tabled this Summary including any translation thereof, but only where this Summary is misleading, inaccurate or inconsistent, when read together with the other parts of the Prospectus, or where it does not provide, when read together with the other parts of the Prospectus, key information in order to aid investors when considering whether to invest in such Notes.

Introduction

Name and ISIN of the Notes:	3,00 Slovenska sporitelna Fixzins-Anleihe 25-28 SK4000028163
Contact Details of the Issuer:	Slovenská sporiteľňa, a.s., Tomášikova 48, 832 37 Bratislava, Slovak Republic, Identification No.: 00 151 653, LEI: 549300S2T3FWVXWJI89, web: www.slsp.sk , tel.: +421 2 486 21111
Competent authority:	National Bank of Slovakia, Imricha Karvaša 1, 813 25 Bratislava, Slovak Republic, e-mail: info@nbs.sk , tel.: +421 2 5787 1111
Date of approval of the Prospectus:	Final Terms dated 6 October 2025 Prospectus approved on 2 July 2025 Supplement No. 1 approved on 2 September 2025

B. Key information on the Issuer

Who is the Issuer of the Notes?

Legal form:	<p>The Issuer is registered as a joint-stock company, established under the law and with its registered office in the Slovak Republic.</p> <p>The Issuer carries out its activities in accordance with the legal order in Slovakia, in particular on the basis of Act No. 483/2001 Coll. on Banks, Amending and Supplementing Certain Other Acts, as amended (the Act on Banks) and Act No. 513/1991 Coll. on the Commercial Code, as amended (the Commercial Code).</p>
Principal Business Activities:	<p>The Issuer is a Slovak bank that provides banking and investment services to retail and corporate clients.</p> <p>The principal products and services offered by the Issuer to its clients include residential loans, consumer loans, mortgage loans, investment</p>

	<p>loans, current accounts, term deposits, payment services and also electronic banking services.</p> <p>Credit ratings assigned to the Issuer by the credit rating agency Moody's Deutschland GmbH: Long-term Local and Foreign Currency Deposit Rating: A2 stable outlook; Short-term Local and Foreign Currency Deposit Rating: P-1; Long-term Issuer Rating: A2, stable outlook; Senior Unsecured Regular Bond/Debenture Rating: A2, stable outlook; Counterparty Risk Rating: A1/P-1; Counterparty Risk Assessment (Long-term/Short-term): A2/P-1; Baseline Credit Assessment: baa2; Adjusted Baseline Credit Assessment: baa1.</p>
Shareholder:	<p>The sole shareholder of the Issuer is Erste Group Bank AG, with its registered office at Am Belvedere 1, 1100 Vienna, Republic of Austria, FN 33209 m, registered in the Commercial Register of the Commercial Court of Vienna, which holds 100.00% of the Issuer's share capital and voting rights.</p> <p>The Erste Group is one of the largest and most important banking groups focusing on retail and corporate clients in Central and Eastern Europe.</p> <p>The Erste Group consists of Erste Group Bank AG (as the parent company) and its individual subsidiaries included in the consolidation of Erste Group Bank AG according to its direct or indirect share in them. The most significant members of the Erste Group are credit institutions in the following Central and Eastern Europe countries, i.e. Austria (Erste Bank der oesterreichischen Sparkassen AG), the Czech Republic (Česká spořitelna, a.s.), the Slovak Republic (Slovenská sporiteľňa, a.s.), Romania (Banca Comercială Română S.A.), Hungary (Erste Bank Hungary Zrt.), Croatia (Erste & Steiermärkische Bank d. d.), Serbia (Erste Bank a. d. Novi Sad) as well as a group of Austrian savings banks and others. The Issuer has been a member of the Erste Group since 2001. The parent company of the Issuer is Erste Group Bank AG, (sometimes referred to as Erste Holding), which holds a 100.00% share in the registered capital and the voting rights of the Issuer.</p>
The Members of the Board of Directors:	<p>The Members of the Board of Directors of the Issuer are:</p> <p>Ing. Peter Krutil, chairman Ing. Juraj Barta, member Ing. Pavel Cetkovský, member RNDr. Milan Hain, PhD., member</p>
Statutory Auditor:	<p>Auditor of the Issuer is PricewaterhouseCoopers Slovensko, s.r.o., Karadžičova 2, 815 32 Bratislava, Slovak Republic, member of the Slovak chamber of the auditor s, SKAU licence No. 161.</p>

What is the key financial information regarding the Issuer?

Income Statement:	Audited consolidated income statement prepared in accordance with IFRS (in EUR ths.)		
		31.12.2023	31.12.2024
	Net interest income	523,037	568,912
	Net fee and commission income	207,503	232,343
	Pre-tax result from continuing operations	398,977	451,787
	Taxes on Income	(90,112)	(166,321)
	Net result for the period	308,865	285,466

What are the key risks that are specific to the Issuer?

- The Issuer may in the future continue to experience deterioration in credit quality, in particular as a result of financial crises or economic downturns;
- The Issuer may experience economic disruptions, which may have negative effects on the Issuer and its clients;
- The effect of the economy and legislative changes in the Slovak Republic may have a material adverse effect on the Issuer's economic performance;
- The Issuer is exposed to the operational risk;
- Global financial system may have a material effect on the Issuer;
- Climate changes may have significant effect on the Issuer and its clients;
- The Issuer's shareholder may be able to control the Issuer's actions.

C. Key information regarding the Notes

What are the main features of the Notes?

Type, form, ISIN:	The type of the Notes: Senior Preferred Notes, in bearer form, in book-entry form registered in the Slovak Central Depository, Name of the Notes: 3,00 Slovenska sporitelna Fixzins-Anleihe 25-28, ISIN: SK4000028163.
Currency, principal amount, maturity:	The Notes are issued in euro currency. Principal Amount: EUR 50,000 Aggregate Amount: EUR 10,000,000 Maturity Date: 6 November 2028
Interest payments of the Notes:	3.00 % p. a., Act/Act (ISDA) annually, 6 November in each year, the first interest payment date on 6 November 2026
Redemption of the Notes:	Payment of the Principal Amount at maturity (bullet).
Status of the Securities:	Obligations from the Notes constitute direct, general, unsecured, unconditional and unsubordinated obligations of the Issuer which rank pari passu among themselves and always rank at least pari passu with any other direct, general, unsecured, unconditional and unsubordinated obligations of the Issuer, present and future, save for those obligations of the Issuer as may be stipulated by a mandatory provision of law. Each Holder acknowledges and explicitly agrees that if the Issuer gets into a crisis situation under Act No. 371/2014 Coll. on the resolution of crisis situations on the financial market, as amended, including related regulations, the obligations of the Issuer from the Notes may be subject to measures for resolution of the crisis situation of the Issuer or its group, mainly to the capitalisation measure, as a result of which the obligations from the Notes may be modified or terminated, or converted into registered capital of the Issuer. This can result in the Holders losing a part or their whole investment in the Notes. The Holders do not have the right to set-off their claims under the Notes against the Issuer and at the same time the Issuer does not have the right to set-off its claims against the claims of the Holders.
Restrictions on transferability:	The transferability of the Notes is not restricted.

Where will the Notes be traded?

Stock Exchange:	<p>The Issuer will submit an application to the Burza cenných papierov v Bratislave, a.s., with its registered office at Vysoká 17, 811 06 Bratislava, Slovak Republic, Identification No.: 00 604 054, for the admission of the Notes for trading on its regulated market: regulated free market.</p> <p>The Issuer will submit an application to Frankfurt Stock Exchange (<i>Frankfurter Wertpapierbörse</i>) operated by the company Deutsche Börse AG with its registered office at Börsenpl. 4, 60313 Frankfurt, Germany, registration number HRB32232, for the admission of the Notes to trading on its regulated market: Regulated Market.</p>
-----------------	--

What are the key risks that are specific to the Notes?

- The Holders of the Notes with a fixed interest rate are exposed to the risk that the market price of such Notes falls as a result of changes in the market interest rates;
- The preferred Senior Notes may be subject to a write-down or conversion to equity upon the occurrence of a certain trigger event, which may result in the Issuer's Holders losing some or all of their investment in such Notes (statutory loss absorption);
- In case of insolvency of the Issuer, deposits and certain other claims have a higher ranking than claims of the Holders under the preferred Senior Notes, the non-preferred Senior Notes as well as the Subordinated Notes;
- The Notes do not allow an early redemption at the discretion of the Holders;
- The Preferred Senior Notes exclude the right to set-off;
- The Holders assume the risk that the credit spreads of the Issuer widens resulting in a decrease in the market price of the Notes;
- Trading in the Notes may not be liquid;
- Incidental costs related in particular to the purchase and sale of the Notes may have a significant impact on the profit potential of the Notes.

D. Key information on the offer of securities to the public and/or the admission to trading on a regulated market**Under which conditions and timetable can I invest in the Notes?**

General terms and expected timetable of the offer:	<p>The Notes will be offered in a public offering in Germany and Austria.</p> <p>The Offer is addressed individuals from 7 October 2025 to 5 November 2025, while the Settlement Date will be 6 November 2025 (Issue Date).</p> <p>Investors will be able to place orders through the Issuer. Orders will be satisfy in accordance with the allocation policy of the Issuer.</p> <p>Issue Price: 100.00%</p>
Estimated expenses charged to the investor:	<p>Investors will be charged fees of up to 1.50% with regard to the subscription of the Notes. No other expenses will be charged to investors with regard to the subscription of the Notes.</p>

Why is this prospectus / summary being produced?

The use and estimated net amount of the proceeds:	<p>The net proceeds from each issue of the Notes will be used by the Issuer for its general funding purposes and also to meet the minimum requirement for the eligible liabilities of the Issuer, which is also the reason for the offer of the given issue of the Notes. The Aggregate Amount of the Notes may not be met.</p>
Conclusion of the underwriting agreement:	<p>No arrangements have been agreed on as regards the subscription of the issue of the Notes with any entities on the basis of a firm commitment, placement without firm commitment or “best efforts” arrangement. and the distribution of the Notes is arranged by the Issuer.</p>
Conflicts of Interest:	<p>The Issuer is not aware of any conflicts of interest in connection with the issuance of the Notes.</p>

[This page is intentionally left blank.]