

Dear Investor,

Slovenská sporiteľňa, a.s., with its registered office at Tomášikova 48, 832 37 Bratislava, Slovak Republic, ID No.: 00 151 653, registered in the Commercial Register of the City Court Bratislava III, section: Sa, file No.: 601/B (the **Issuer**) is the issuer of the sub-benchmark senior preferred bonds, ISIN: AT0000A377W8 (the **Senior Notes**) issued under Multi Issuer EMTN Programme, which may be held by various investors including foreign investors (the **Holder**s).

As a part of the process of refunding of the withholding tax (19%) after the coupon payments from the Senior Notes on October 4, 2024, the Issuer informs the Holders that their cooperation is necessary by delivering the following document in order to process the tax refund, if applicable, after the coupon payments:

- Declaration of the Beneficial Owner for Tax Purposes in respect of reclaiming of the withholding tax related to the Income received in relation to the Senior Notes (the **Reclaim Declaration**).

The Issuer, none of its paying agents, nor the persons keeping securities accounts or other administrators have a legal obligation to require any documents or information in connection with the withholding tax or to verify their accuracy. However, the Issuer seeks to pro-actively manage the tax refund process to minimise the tax impact for the Holders.

The Issuer has prepared a special form to facilitate the provision of the Declaration and the Reclaim Declaration, which is available in a special section of the Issuer's website [www.slsk.sk/en/investors/bonds](http://www.slsk.sk/en/investors/bonds), section "Withholding Tax".

The Issuer kindly asks the Holders to deliver the Reclaim Declaration as soon as possible in electronic form to the Issuer to [securities.settlement@slsp.sk](mailto:securities.settlement@slsp.sk).

The Holders shall deliver the updated Reclaim Declaration in electronic form to Issuer before or after each future coupon payment from the Senior Notes.

Best regards,

Slovenská sporiteľňa, a.s.

Bratislava, 1 October 2024