Slovenská sporiteľňa, a.s.

Investor Presentation

Q1 2026 Results

Cautionary Note Regarding Forward-Looking Statements

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Slovak Republic

- Member of European Union (since 2004) as well as Eurozone (2009);
- Sovereign ratings at A with stable outlook (S&P), A- with stable outlook (Fitch) and A3 with stable outlook by Moody's;
- In 2026, the Slovak economy will grow around of the level of the eurozone average.

Erste Group

- Founded in 1819 as the first Austrian savings bank, Erste Group went public in 1997 with a strategy to expand its retail business into CEE;
- Erste Group has grown to one of the largest financial services providers in the Eastern part of EU in terms of clients and total assets;
- Number of customers has increased from 600,000 to 23 mil. in Austria, Poland, Czech Republic, Slovakia, Romania, Hungary, Croatia and Serbia;
- Erste Group strives to be the leading retail and corporate bank in the eastern part of the European Union, including Austria.
- On 9 January 2026 Erste Group Bank announced the successful completion of its acquisition of a 49% controlling stake in Santander Bank Polska and a 50% stake in Santander TFI.

Slovak Banking Market

- The total volume of assets in the market is mainly driven by retail loans (housing loans), corporate loans (overdrafts & revolving and real estate loans), and securities purchased for tax purposes;
- Net profit of the banking sector (EUR 323m) increased by more than 15% YoY in 1-3/2026;
- The banking sector’s asset quality and capitalization have remained solid. However, GDP growth and inflation are being tested by the Slovak government’s consolidation efforts and geopolitical tensions, mainly tariffs, trade wars, and the Middle East crisis.

Slovenská sporiteľňa (SLSP)

- SLSP is the largest bank in Slovakia in terms of total assets, as well as total loans and deposits;
- Current rating from Moody's stands at A3 (long term issuer’s rating) with stable outlook, covered bonds rating at Aaa;
- Net profit of SLSP has risen by more than 28% YoY in 1-3/2026. Growth was driven by strong operating income performance (+14.0% YoY), particularly net interest income (+14.5% YoY) and net fee and commission income (+12.3% YoY).
- SLSP has long been among the leading banks in ROE, CIR as well as capital ratios.

Erste Group's Footprint* – Banking Leadership in Central and Eastern Europe

Czech Republic	
Customers:	4.6m
Employees:	9,299
Branches:	324
Retail loan share:	27.0%
Retail deposit share:	23.5%

Poland	
Customers:	6.1m
Employees:	10,131
Branches:	305
Retail loan share:	10.6%
Retail deposit share:	9.4%

Slovakia	
Customers:	1.9m
Employees:	3,485
Branches:	130
Retail loan share:	24.4%
Retail deposit share:	27.5%

Erste Group	
Customers:	23.1m
Employees:	55,431
Branches:	2,088

Leading retail and corporate bank in 8 geographically connected core markets

Favourable mix of mature & emerging markets with low penetration rates

Potential for cross selling and organic growth in CEE

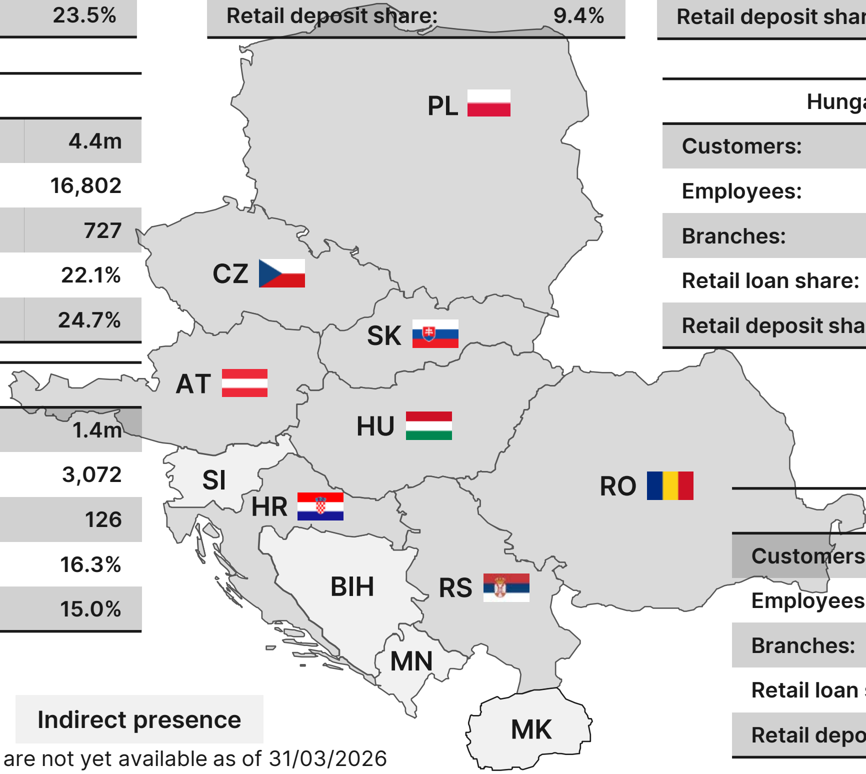
Austria	
Customers:	4.4m
Employees:	16,802
Branches:	727
Retail loan share:	22.1%
Retail deposit share:	24.7%

Hungary	
Customers:	1.2m
Employees:	3,458
Branches:	97
Retail loan share:	11.9%
Retail deposit share:	11.0%

Croatia	
Customers:	1.4m
Employees:	3,072
Branches:	126
Retail loan share:	16.3%
Retail deposit share:	15.0%

Romania	
Customers:	3.0m
Employees:	4,978
Branches:	290
Retail loan share:	17.5%
Retail deposit share:	12.2%

Serbia	
Customers:	0.5m
Employees:	1,282
Branches:	89
Retail loan share:	6.2%
Retail deposit share:	5.4%



Market shares for Austria are not yet available as of 31/03/2026

Employees: FTEs as of end of reporting period (The presented FTE data per country exclude FTEs outside Erste Group's core markets in Austria and CEE as well as FTEs of specific services entities not located in Austria)

Slovenská sporiteľňa's Footprint

Slovak Market Leader with Largest Distribution Network

- Established in 1825 and 100% Erste Group ownership since 2001;
- No. 1 in total assets, retail loans and total deposits;
- Long-time leader in mortgage/housing loans;
- The largest commercial bank in Slovakia servicing around 2 million clients.

Ratings (Moody's)

Long-term Deposit	Long-term Issuer	Senior Unsecured Bonds	Covered Bonds
A1 stable	A3 stable	A3 stable	Aaa

Key Information as of March 2026

Total assets	EUR 27.8bn
Net profit	EUR 86.7m
ROE	15.2%
NPL ratio	2.2%
Total capital ratio*	20.8%
No. of customers	1.9m
Branches	130
Employees	3 485

* Basel 3, phased-in
Source: Individual Financial Statements as of March 2026

Key Figures

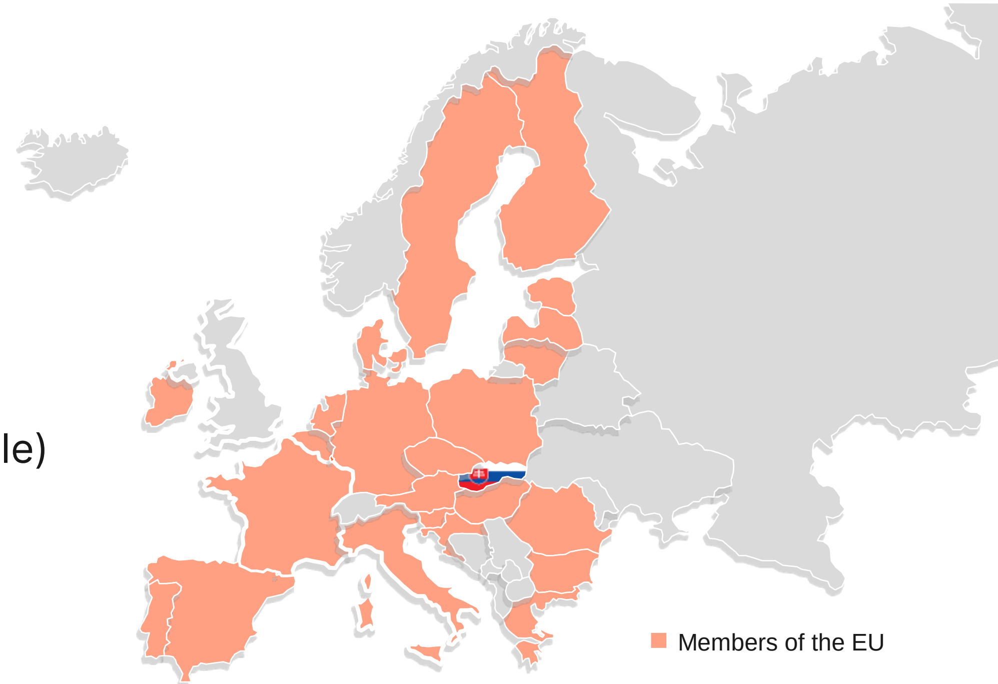
Area: 49,035 km²

Population: 5.4 million

GDP per capita: approx. EUR 25,000 in 2025 (75% of average EU in PPS)

Ratings: A3 (stable) by Moody's | A (stable) by S&P | A- (stable) by Fitch

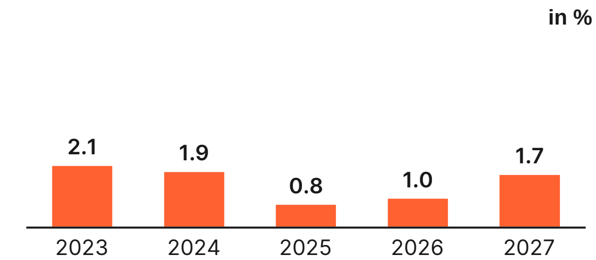
Capital: Bratislava



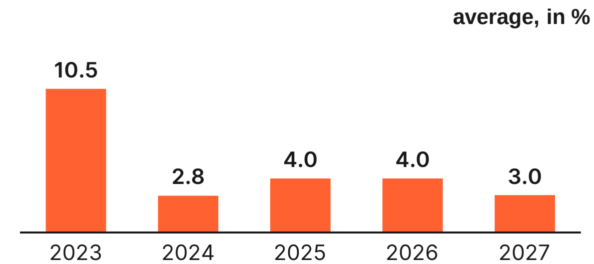
1989	End of the Communist regime
1993	Slovak Republic founded
1995	WTO membership
2000	OECD membership
2003	EU accession referendum
2004	NATO and EU membership
2005	ERM-2 entry
2007	Schengen area membership
2009	Euro adoption
2012	Participation in ESM

Weaker Economic Growth Will Lead to a Cooling Labour Market

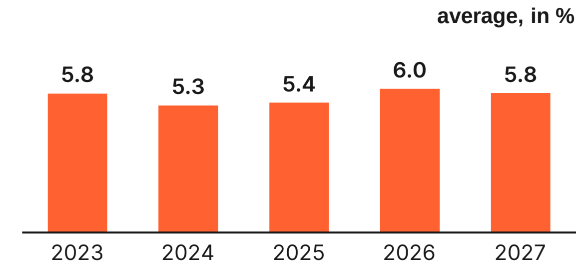
Real GDP Growth



Consumer Price Inflation

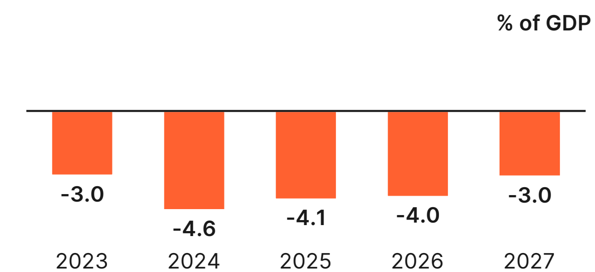


Unemployment Rate

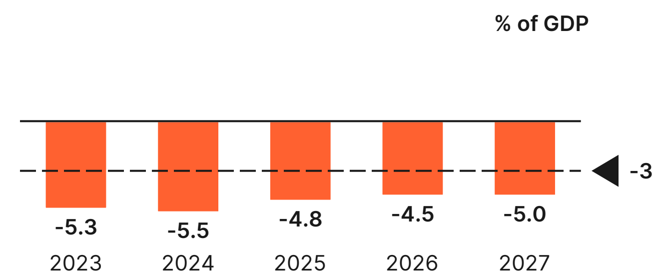


The Slovak economy is expected to grow in 2026 at a similarly subdued pace as in 2025. Household consumption will largely stagnate due to fiscal consolidation and external pressures, while **EU funds and Recovery Plan spending should provide suppor**t. The labour market is likely to cool slightly, with **unemployment expected at 6%.**

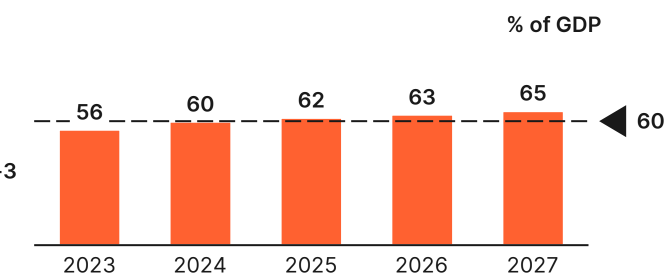
Current Account Balance



General Government Balance



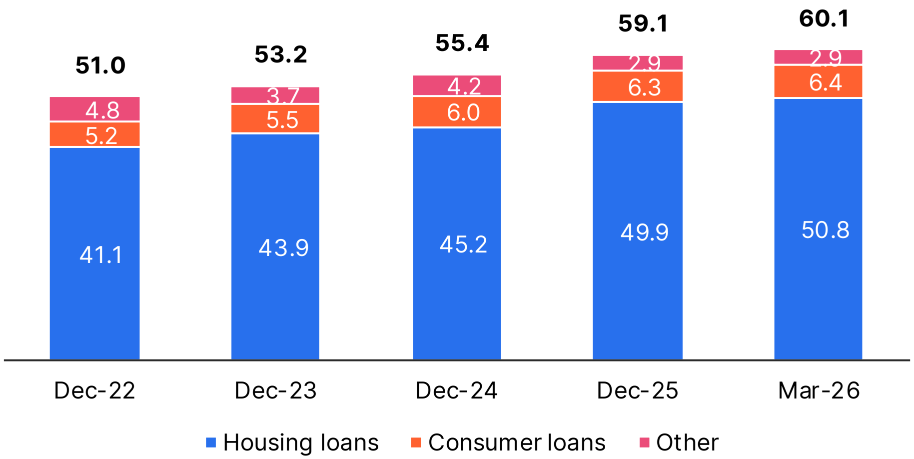
Public Debt



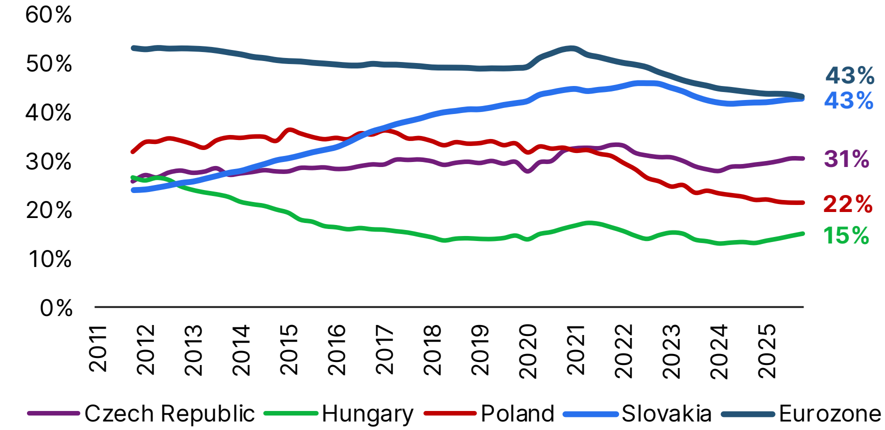
Inflation remains elevated due to energy prices, stronger growth in nominal wages (est. at +5% year-on-year) **and the war in the Middle East,** which is putting upward pressure on consumer prices both directly and indirectly through higher energy commodity prices. **The deficit is expected to stay high**, with risks linked to weaker growth and limited appetite for consolidation ahead of the 2026 – 2027 election period.

Housing and Consumer Loans Maintain Upward Trend

Outstanding Retail Loans (EUR bn)



Retail Loans to GDP



Housing and Consumer Loans Maintain Upward Trend

- **Housing loans recorded a year-on-year increase of +11% in March 2026** (+9% YoY without one-off effects in autumn 2025)**.** This growth was primarily driven by declining interest rates on new housing loans from H2 2025 through March 2026;
- In March 2026, the **consumer loans** market saw a year-on-year increase of 5.7% (+EUR 346m) and continues to maintain its growth momentum.

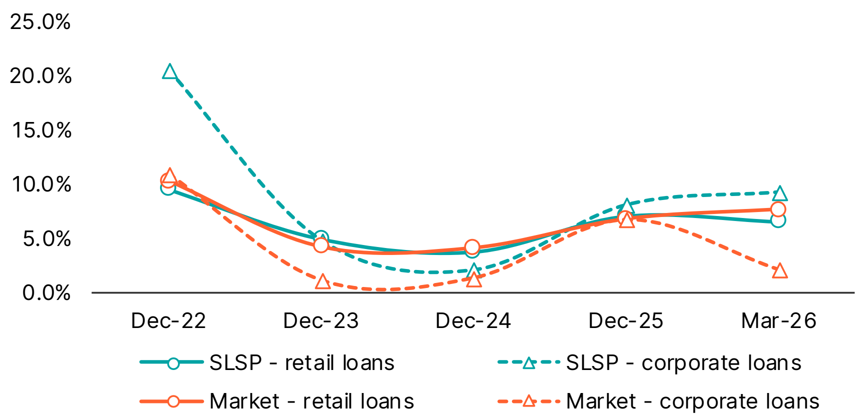
Before 2023, low interest rates significantly supported the dynamic growth of Slovak household indebtedness

- Currently the ratio of retail loans to GDP is the highest among peer countries;

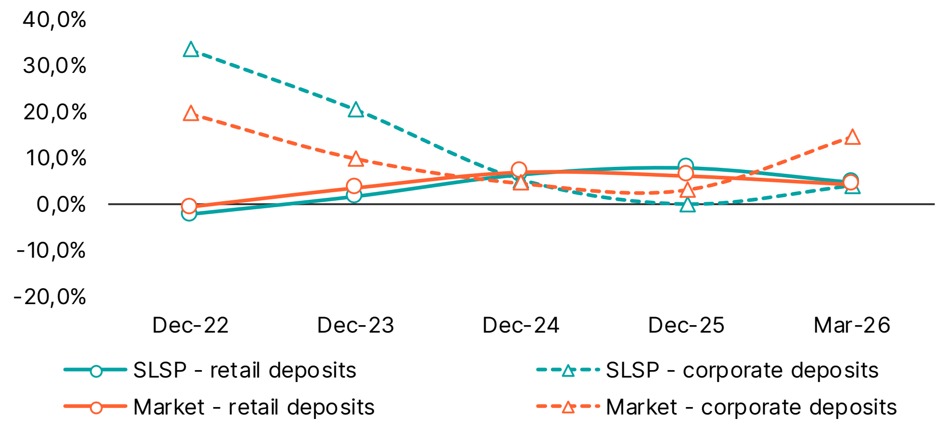
Note: In 2026, Slovak banks took over responsibility for providing mortgage payment subsidies, replacing the former state support scheme.

Housing Loans Lead Growth, while Retail Deposits Increase at a Slower Pace

Retail and Corporate Loans Market (YoY growth)



Retail and Corporate Deposits Market (YoY growth)



Moderate retail growth was driven by housing loans, while consumer loan growth remained weak

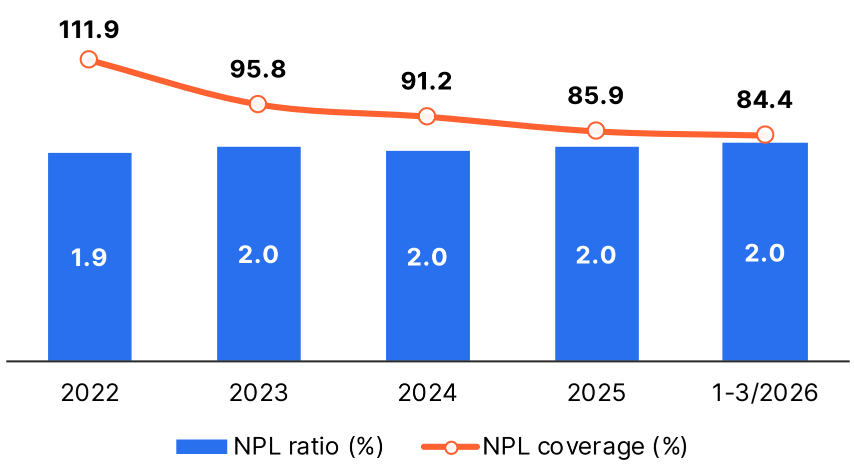
- In Q1 2026, SLSP recorded **retail loan** growth of 6.6% YoY (as of March 2026), driven primarily by **housing loans** (+8.6% YoY). **Consumer loans** grew by just 0.9% YoY, marking the lowest growth rate in the past two years. At the market level, retail loans expanded by 7.7% YoY, supported by stronger housing loan growth of 11% YoY;
- SLSP delivered strong corporate loan growth of 9.20% YoY, as of March 2026. In contrast, corporate lending in the market grew only by 2.1% YoY, showing slower growth.

Retail deposits grew more slowly than corporate deposits due to inflation and government bond competition.

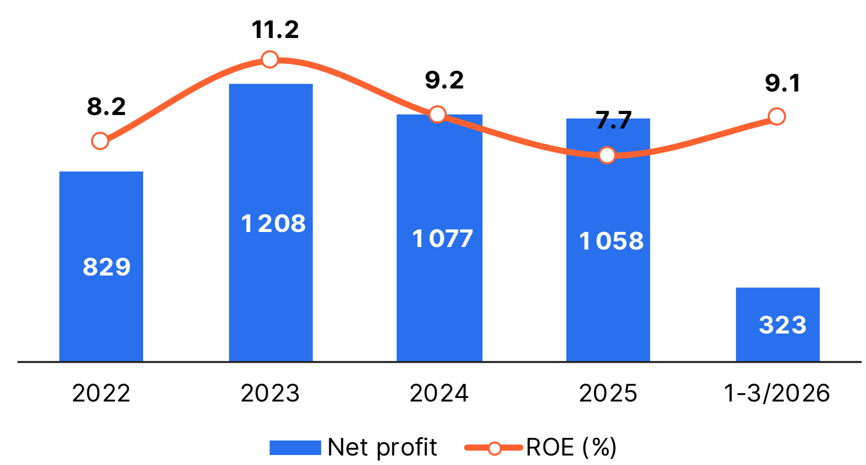
- Retail deposit balance growth was adversely affected by slightly higher inflation, slower real wage growth, and the issuance of government retail bonds, in which SLSP held more than a 40% share;
- On a year-on-year basis, corporate deposits in the market increased by 13% YoY, while retail deposits rose by 4.2% YoY.

Stable NPL Ratio with Strong Profit Growth

NPL Ratio and NPL Coverage (%)



Sector Profitability (EUR m; %)



The volume of non-performing loans rises slightly in the market, while the NPL ratio remains steady at 2%

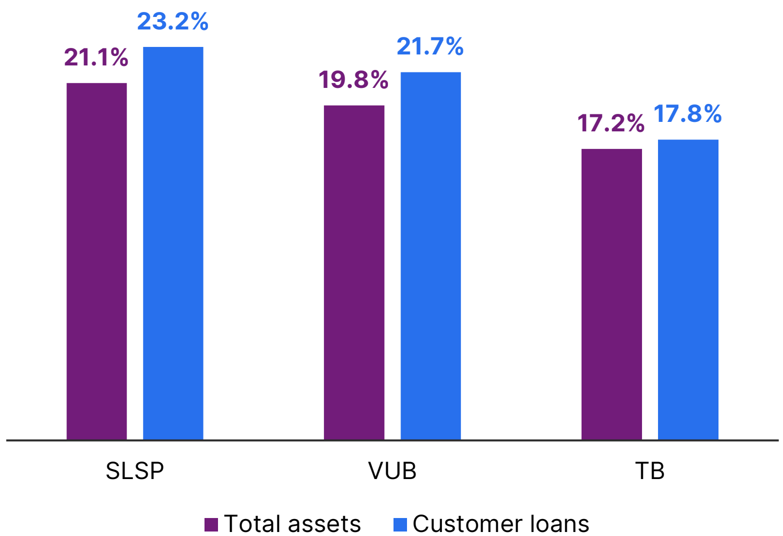
- In the corporate segment, volume of non-performing loans declined by 1.6%, while the retail segment recorded a significant increase of 12.1%;
- The NPL ratio remains stable as retail and corporate loan balances have grown faster than the volume of non-performing loans.

Net profit in the banking sector increased by double digits year-on-year (+15.3% YoY)

- In March 2026, net profit in the market reached EUR 323m, with ROE on an upward trend.

SLSP Continues to Lead the Market

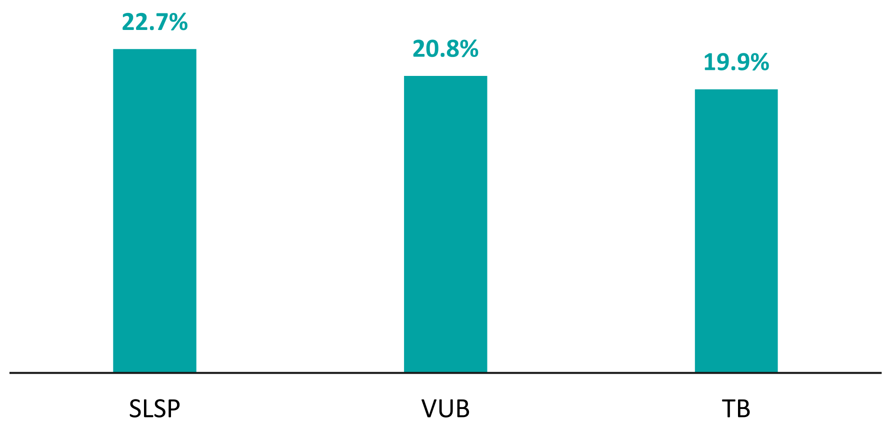
Customer Loan Market Shares



Slovenská sporiteľňa is the market leader in total customer loans, mainly driven by its strong retail lending, particularly housing loans.

- In the non-financial corporate segment, Slovenská sporiteľňa holds a market share of approximately 22.5%
- After adjusting for VÚB's exposure outside Slovakia, Slovenská sporiteľňa becomes the second-largest lender in the domestic corporate market.

Customer Deposit Market Shares

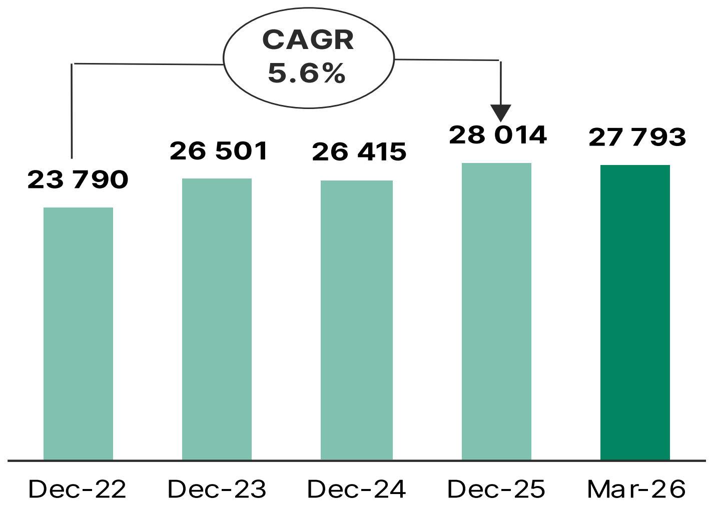


In customer deposits, Slovenská sporiteľňa is also the market leader, holding an advantage of nearly 2 percentage points over the second-largest competitor.

- SLSP holds nearly a 28% market share in retail deposits.
- Tatra banka, traditionally focused on more affluent clients, holds a higher market share in deposits than in loans, while recently strengthening its presence in lending.

Net Profit Recorded a Robust Double-Digit Increase

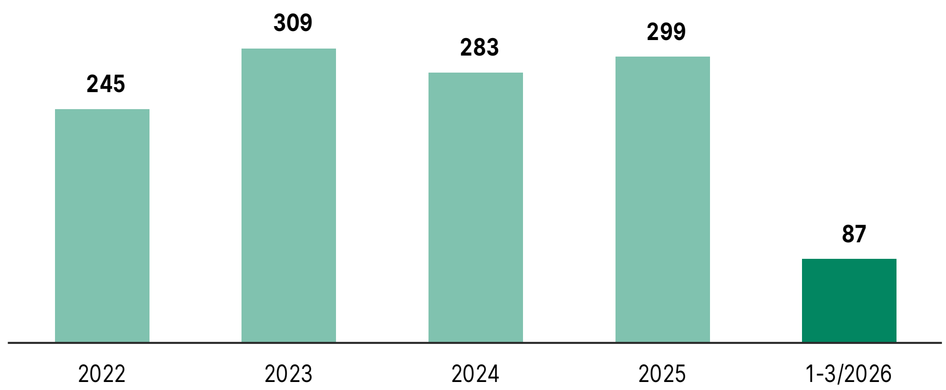
Total Assets (EUR m)



Total assets decreased marginally (-1% YTD), mainly reflecting lower balances placed with the central bank.

- By contrast, customer loans grew, supported by higher corporate lending (more details on next slide).

Net Profit (EUR m)



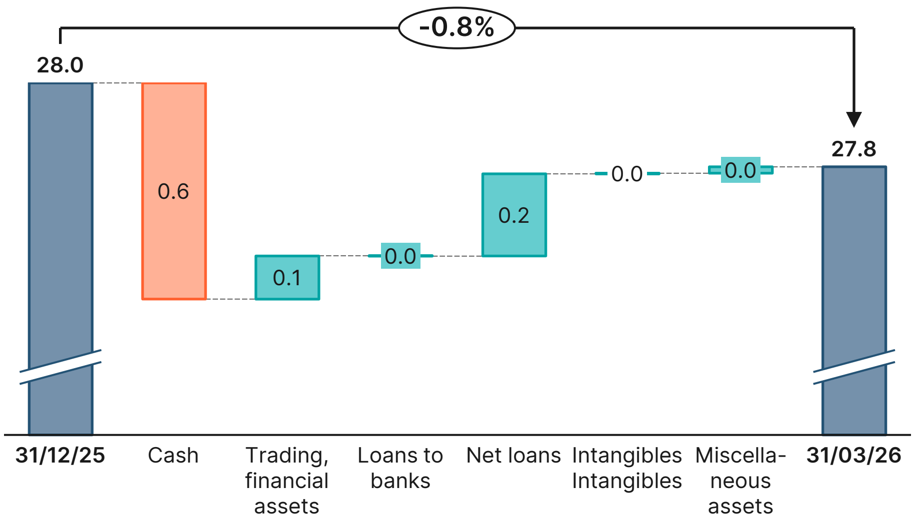
In Q1 2026, net profit rose by more than a quarter year on year (+28%), reaching EUR 87 m.

– On a year-on-year basis, NII growth remained robust (+14.5% YoY) mainly due to higher income from loans (volume growth and repricing of loan book) and lower interest expenses on deposits.

Balance Sheet Development Impacted by Lower Cash Levels

YTD Total Asset Development

in EUR bn

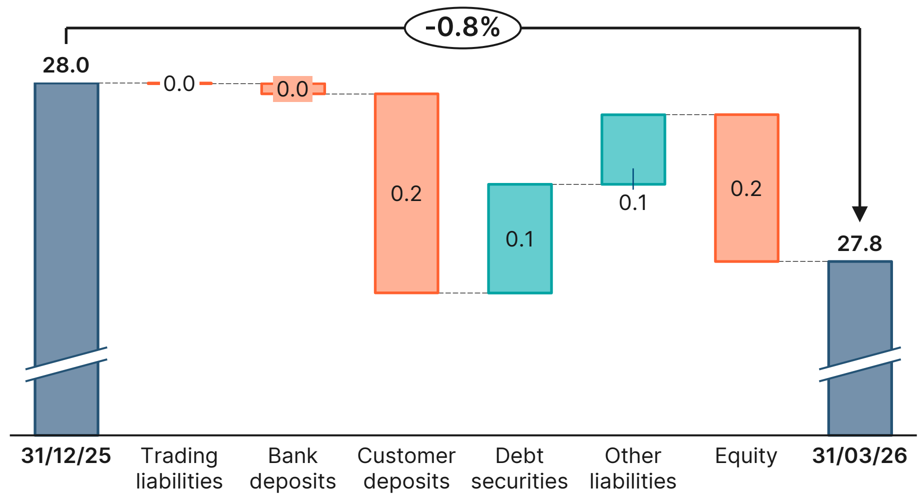


Total assets declined slightly due to lower placements with the central bank.

– Loans to customers, on the other hand, increased by EUR 215m. Corporate loans rose by EUR 118m, mainly driven by overdrafts, while retail loans increased by EUR 108 m, supported mainly by mortgage lending.

YTD Equity & Total Liability Development

in EUR bn



The decline in liabilities was driven mainly by a decrease in corporate deposits (-5.7% YTD).

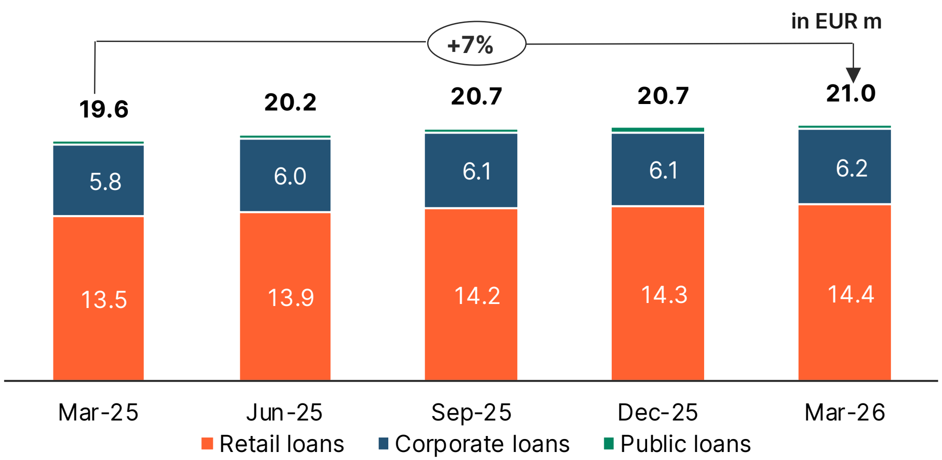
– Corporate deposits decreased by EUR 220m, reflecting lower current account balances and Treasury Sales deposits. Retail deposits declined by EUR 23m, driven by lower current account balances and higher volumes of term deposits and savings.

– Other interest-bearing liabilities increased by EUR 180m, mainly due to the issuance of covered bonds.

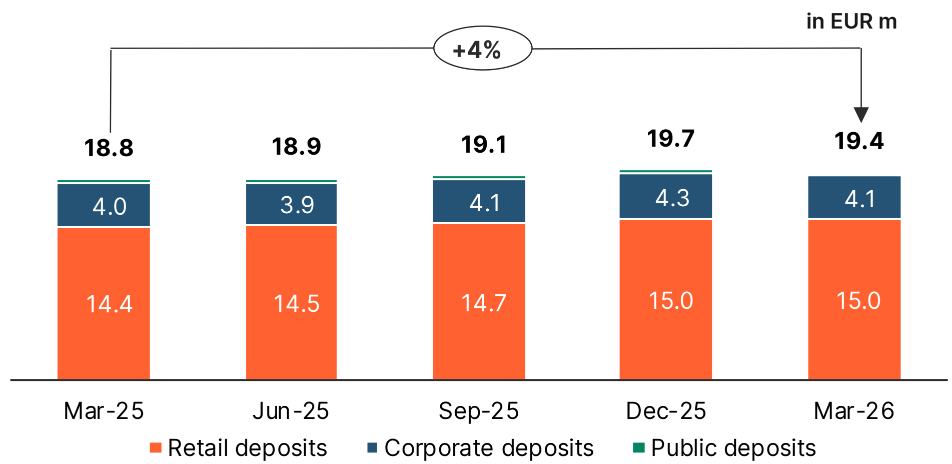
– The drop in equity is due to dividends payment.

The Retail Segment Led the Performance of Customer Deposits and Loans

Net Customer Loans* (EUR bn)



Customer Deposits (EUR bn)



In 1Q 2026, customer loan portfolio grew by 6.7% YoY (EUR +1.3bn) and by 1% QoQ (EUR +0.2bn).

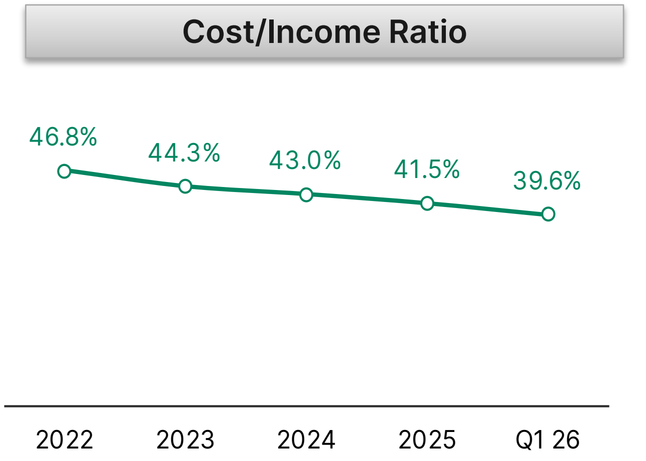
- The retail loan portfolio increased by 7% YoY (EUR +940m), driven primarily by housing loans. Consumer loans grew at a more moderate pace.
- Corporate loan volumes also contributed positively to the total loan portfolio, rising by 6.2% YoY (EUR +400m).

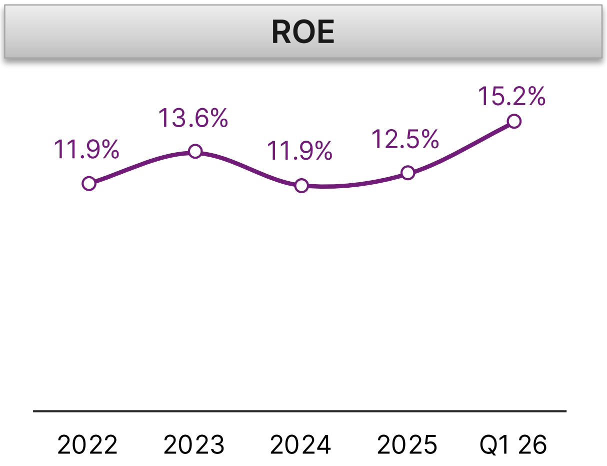
The growth in customer deposit balances was driven primarily by retail deposits (EUR +730m).

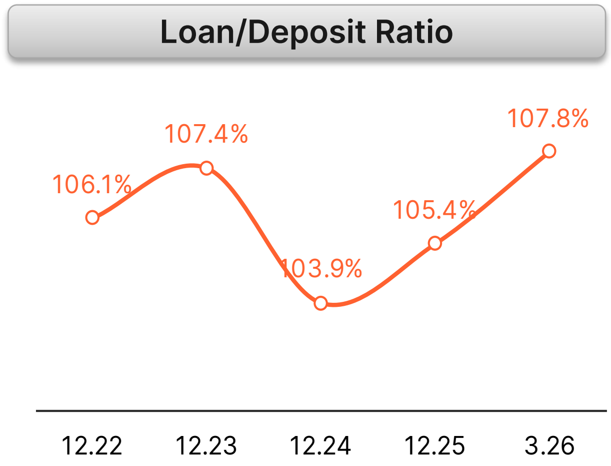
- On a year-on-year basis, retail deposit balances increased by 5%, despite headwinds such as the issuance of government bonds targeted at the retail segment. Corporate deposit balances rose slightly on an annual basis, increasing by 2.4% YTD (EUR +84m).
- Due to stronger growth in loan volumes and a slight decline in deposits, the net loan-to-deposit ratio increased from 105.4% to 107.8%.

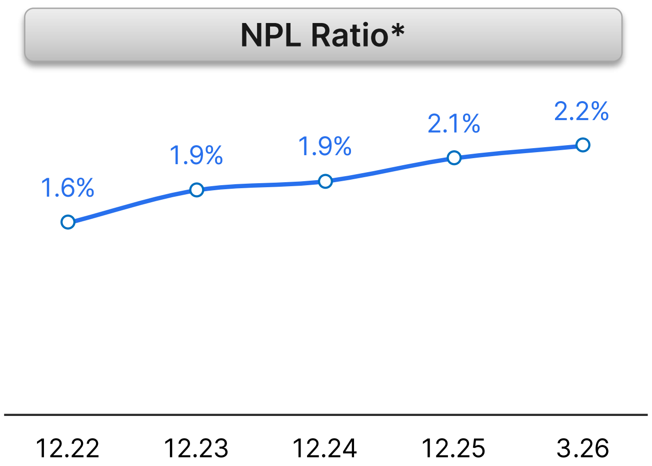
Source: Individual Financial Statements as of March 2026

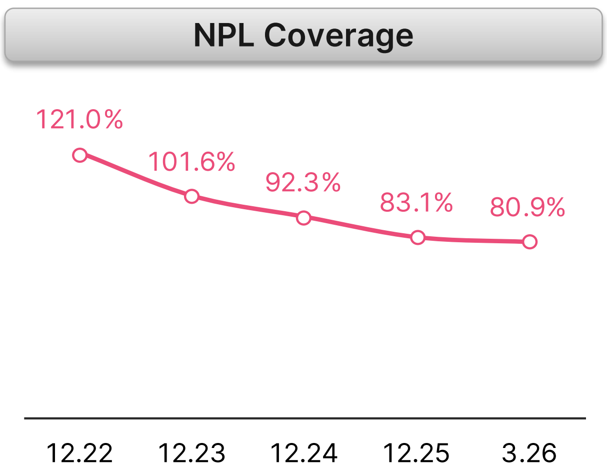
ROE Showed a Solid Improvement

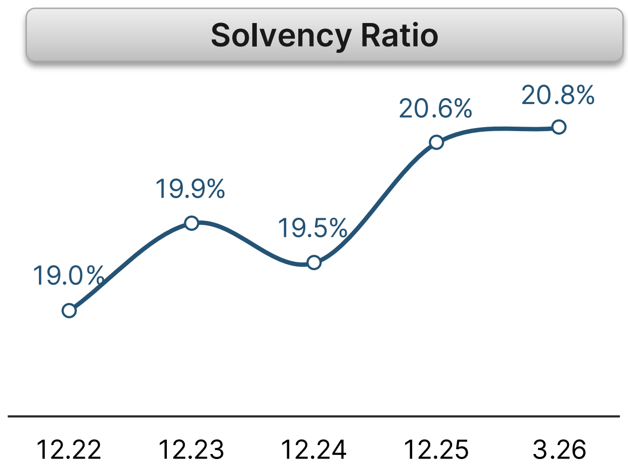












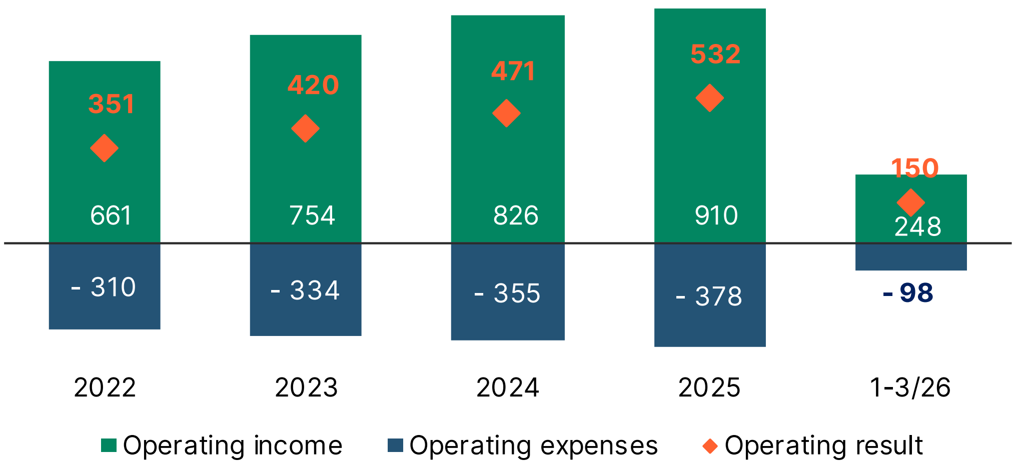
Note: Basel 3, phased-in

Source: Individual Financial Statements as of March 2026

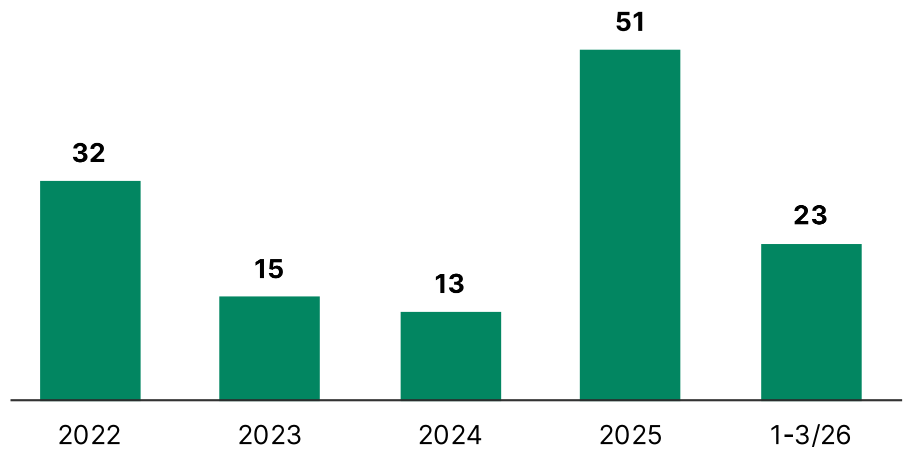
* Note: Split Retail vs Corporate app. 50% | 50%

Operating Results Continued to Show Robust Growth

Operating Result (EUR m)



Risk Provisions (EUR m)



In Q1 2026, operating result showed solid double-digit growth +22% YoY

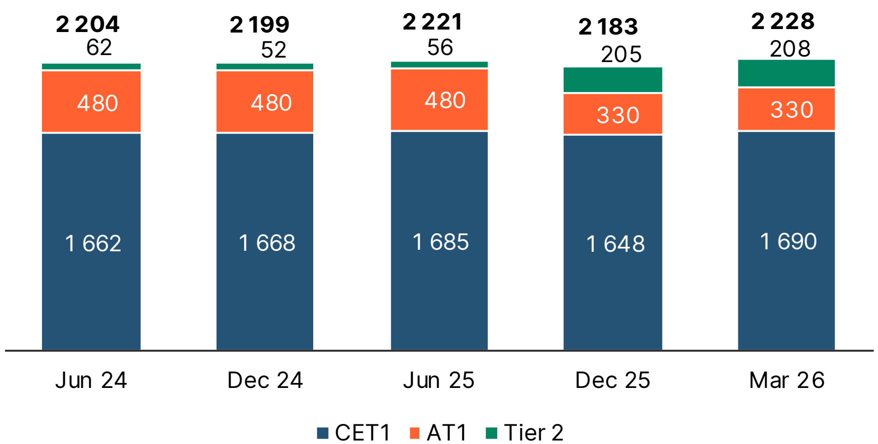
- On a year-on-year basis, **operating expenses** increased by 2.9%, driven mainly by higher personnel expenses (+6.1%; EUR +3m) reflecting salary increases and higher accruals for the 13th salary following the new collective agreement.
- In Q1 2026, the operating result increased by 22% YoY, mainly supported by higher net interest income driven by loan volume growth and repricing of the loan book, as well as by higher net fee and commission income.

Rising Risk Costs Driven by Model Updates

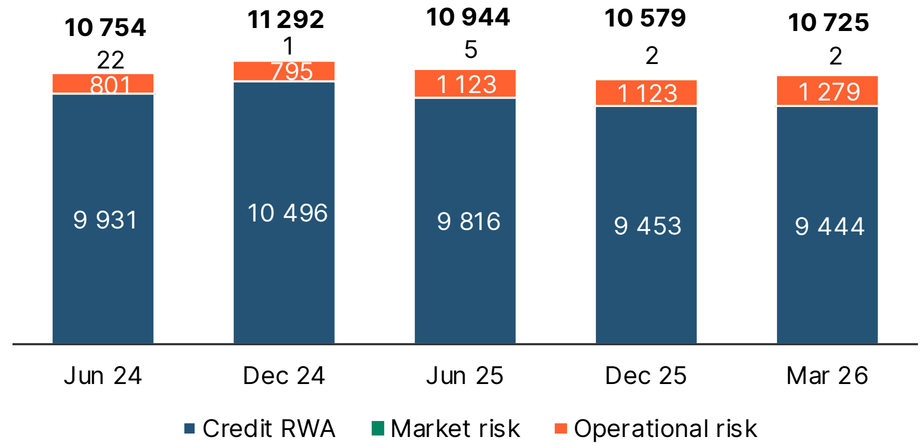
- In Q1 2026, loan loss provisions (LLPs) increased in the corporate segment (EUR +16m QoQ), mainly due to PD and LGD updates and changes in industry overlays for SMEs introduced in Q4 2025. LLPs also increased in the retail segment (EUR +6m QoQ).
- On a year-on-year basis, higher risk costs in Retail (EUR +5m YoY) were partially offset by a decrease in the Corporate segment (EUR –2m YoY), reflecting risk revaluation of selected SME clients in 2025 and a rating methodology change in CRE.

Capital Adequacy High Above Minimum Requirements

Basel 3 Capital (EUR m)

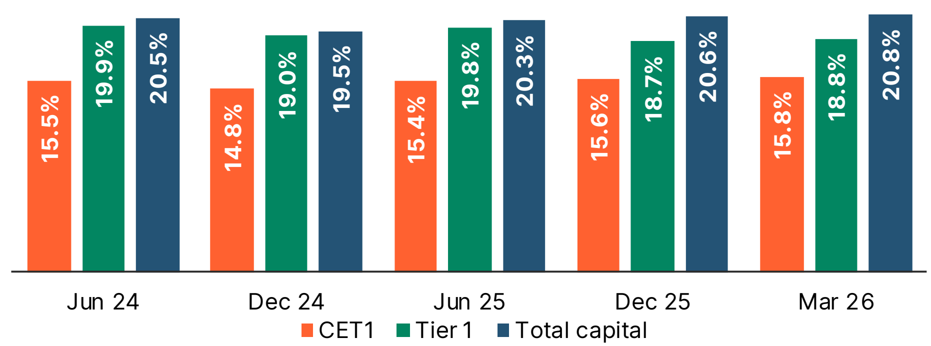


RWAs (EUR m)



- SLSP's capital position is strong, ratios are well above minimum requirements;
- Issuance of Additional Tier 1 capital in 2020 (EUR 300 million), 2021 (EUR 80 million) and 2023 (EUR 100 million) helped to increase capital adequacy above regulatory requirements.

Basel 3 Capital Ratios*



* All phased-in
Source: Individual Financial Statements as of March 2026

Profit and Loss Statements (selected items)

in EUR m	12.2024	12.2025
Net interest income	568.9	645.1
Net fee and commission income	232.3	241.8
Net trading result	18.6	21.7
Personnel expenses	-191.2	-199.3
Other administrative expenses	-128.0	-141.7
Depreciation and amortisation	-34.5	-35.1
Other operating result	0.5	7.5
Levies on banking activities	0.0	-1.1
Pre-tax result from continuing operations	**451.8**	**470.0**
Taxes on income	-166.3	-159.7
Net result for the period	**285.5**	**310.3**

Balance Sheet Statements (selected items)

in EUR m	12.2024	12.2025
Cash and cash equivalents	1,988.9	1,448.5
Financial assets held for trading	48.1	9.1
Financial assets at amortised cost	23,403.8	25,520.7
Debt securities	4,471.6	5,253.6
Loans and advances to customers	18,921.7	20,201.7
Finance lease receivables	368.6	364.6
Hedge accounting derivatives	32.8	43.1
Trade and other receivables	163.7	182.2
Other assets	27.1	60.2
Property and equipment, right-of-use assets	149.3	140.6
Total assets	**26,379.4**	**27,996.0**
Financial liabilities held for trading	45.5	7.6
Financial liabilities at amortised cost	23,617.6	25,340.4
Deposits from banks	205.9	278.8
Deposits from customers	18,734.7	19,684.1
Debt securities issued	4,622.2	5,295.4
Hedge accounting derivatives	31.8	11.8
Equity	2,504.9	2,408.4
Retained earnings and other reserves	1,693.2	1,746.9
Total liabilities and equity	**26,379.4**	**27,996.0**

Profit and Loss Statements (selected items)

in EUR m	1-3/2025	1-3/2026
Net interest income	151	173
Net fee and commission income	59	66
Net trading result	5	6
Personnel expenses	50	53
Other administrative expenses	(32)	(32)
Depreciation and amortisation	(9.4)	(9.2)
Other operating result	141	(163)
Pre-tax result from continuing operations	**101.7**	**126.8**
Taxes on income	(34)	(40)
Net result for the period	**67.6**	**86.7**

Balance Sheet Statements (selected items)

in EUR m	12.2025	03.2026
Cash and cash balances	1,448.5	884.3
Financial assets held for trading	9.1	8.3
Financial assets at amortised cost	25,533.7	25,853.9
Debt securities	5,253.6	5,365.4
Loans and advances to customers	20,214.7	20,423.5
Finance lease receivables	364.6	356.4
Hedge accounting derivatives	43.1	21.5
Trade and other receivables	182.2	195.7
Other assets	57.4	87.5
Property and equipment, right-of-use assets	149.9	152.1
Total assets	**28,013.8**	**27,793.0**
Financial liabilities held for trading	7.6	6.9
Financial liabilities at amortised cost	25,352.0	25,256.7
Deposits from banks	278.8	266.1
Deposits from customers	19,696.8	19,453.0
Debt securities issued	5,294.3	5,427.7
Hedge accounting derivatives	11.8	31.1
Equity	**2,367.7**	**2,186.8**
Retained earnings and other reserves	2,367.7	2,186.8
Total liabilities and equity	**28,013.8**	**27,793.0**

Source: Individual Financial Statements as of 31 March 2026

Erste Group's Sustainability Strategy is Centered on Two Main Pillars

Supporting the Green Transition

Erste Group's primary environmental impact arises from its lending activities and the resulting financed emissions. Supporting clients on their decarbonization pathways is therefore the most important lever.

As part of the environmental pillar of its sustainability strategy, Erste Group:

- has the **ambition to achieve a net-zero status of Erste Group's portfolio by 2050**,
- wants to **achieve a net-zero status in banking operations by 2030** and
- maintains a **strong role in sustainable financing across CEE** by funding climate action and adaptation.

Promoting Social Inclusion

Erste Group's social impact is shaped by its interactions with employees, customers and communities. Ethical conduct and strong compliance form the foundation for long-term trust and organizational stability.

As part of the social pillar of its sustainability strategy, Erste Group:

- boosts **financial inclusion** with social banking
- helps customers gain **financial health and literacy**
- promotes **diversity**, including gender diversity and
- fosters **good ethical conduct** and compliance

Strong ESG ratings

	MSCI ESG RATINGS	SUSTAINALYTICS a Morningstar company	Corporate ESG Performance Prime, rated by ISS ESG	VÖNIX INDEX MEMBER 25 26 YEARS
2025	AA (5.9)	Low Risk 14.2 / 100	C "Prime" 55.7	B
2024	AA (6.0)	Low Risk 16.0 / 100	C "Prime" 55.69	B+

Portfolio Towards Environmental Targets

Financed emissions

Scope 3, financed emissions, covering EUR 234.1 bn exposure

246
gCO_2e/€ financing low emission intensity

17.9
million tonnes of CO_2e total financed emissions Scope 1 and 2

39.8
million tonnes of CO_2e total financed emissions Scope 3

Sustainable finance corporate

New specific purpose Sustainable Financing[1]

Committed amount (total), March 2026	in EUR m
Construction and real estate	630
Renewable energy	111
Transportation	8
Other Corporate	164
Total	**913**

Portfolio net-zero target setting

Sector	Metric	Methodology	Scenario / pathway[4]	Emissions scope	Baseline[3] Year	Baseline[3] Value	Targets 2030	Targets % reduction	Volume[2] (Q1 26; EUR bn)
Mortgages	kgCO_2e/m²	Internal model	XDC ITR 2.2°C	1+2	2024	45.2	32.1	-29%	122.7
Commercial real estate	kgCO_2e/m²	Internal model	XDC ITR 1.7°C	1+2	2024	32.9	21.9	-34%	
Electricity production	kgCO_2e/MWh	PACTA	IEA NZE2050	1+2	2022	357.1	182.7	-49%	4.7
Heat & steam production	thousand tCO_2e	SBTiAC	IEA NZE2050	1+2	2022	1,614.3	924	-43%	
Oil and gas extraction	thousand tCO_2e	PACTA	IEA NZE2050	1+2+3	2023	1,020.4	923.7	-9%	1.0
Automotive production	gCO_2e/km	PACTA	IEA NZE2050	1+2+3	2023	169.8	103.6	-39%	
Iron and steel production	tCO_2e/tonne steel	PACTA	IEA NZE2050	1+2	2023	1.5	1.1	-24%	
Cement production	tCO_2e/tonne cement	SBTiSDA	IEA NZE2050	1+2	2023	0.6	0.5	-19%	

[1]) as defined in Erste Group's Sustainable Finance Methodology

[2]) Volume represents the Caron Footprint Calculation on-balance exposure as of that is in scope of the decarbonisation targets (incl. savings banks)

[3]) Base year values are based on available input data (e.g. client's sustainability reports). Some of these reports only provide CO_2 values as a counter or tonne cementitious as a denominator, and some only provide (instead of the CO_2e intensity per tonne of cement) the CO_2 intensity per tonne of cementitious, which was then used.

[4]) Mortgage and Commercial real estate targets defined based on proprietary internal model (driven by portfolio and market drivers) and benchmarked using X-Degree Compatibility model (version 2025.08) by Right° based on science GmbH. Implied temperature of 2050 target at 2.2°C and 1.7°C for Commercial real estate. SBTi SDA methodology was applied to determine the 1.5°C alignment benchmark. For the Mortgages portfolio, this translates into a 49% reduction (23.2 kgCO2e/m2) from the 2024 baseline by 2030. For the commercial real estate portfolio, the required reduction amounts to 47% (17.6 kgCO2e/m2) from the 2024 baseline by 2030.

SLSP Sustainability Strategy

„Building resilient and inclusive society"

Enhancing the sustainability of our operations

Empowering the vulnerable clients to build financial wealth

Financing sustainable way of living

Driving a culture of respect through diversity and inclusion

Making housing affordable for all

Building a more resilient economy for the future

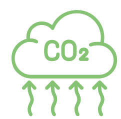
SLSP Net Zero Portfolio

Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	Baseline		Targets	
					Year	Value	2030	% reduction
Mortgages	kgCO2e/m2	internal model	XDC ITR 2.1°C	1+2	2024	42.6	31.7	-25%
Commercial Real estate	kgCO2e/m2	internal model	XDC ITR 1.5°C	1+2	2024	33.5	20.9	-38%
Electricity production	kgCO2e/MWh	PACTA	IEA NZE2050	1+2	2022	350.3	139.4	-60%
Heat & steam production	tCO2e	SBTi AC	IEA NZE2050	1+2	2022	371.2	242.7	-35%
Automotive production	gCO2e/km	PACTA	IEA NZE2050	1+2+3	2023	181.8	99.3	-45%
Iron & steel production	tCO2e/t steel	PACTA	IEA NZE2050	1+2	2023	1.4	1.1	-21%

165

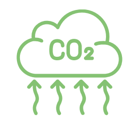
gCO_2e/€ financed

1.3



million tonnes of CO_2e total financed emissions Scope 1 and 2

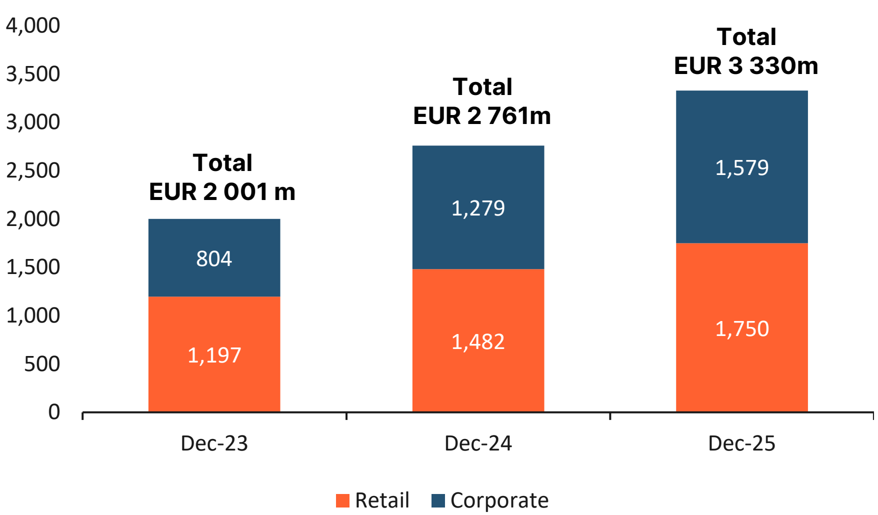
1.7



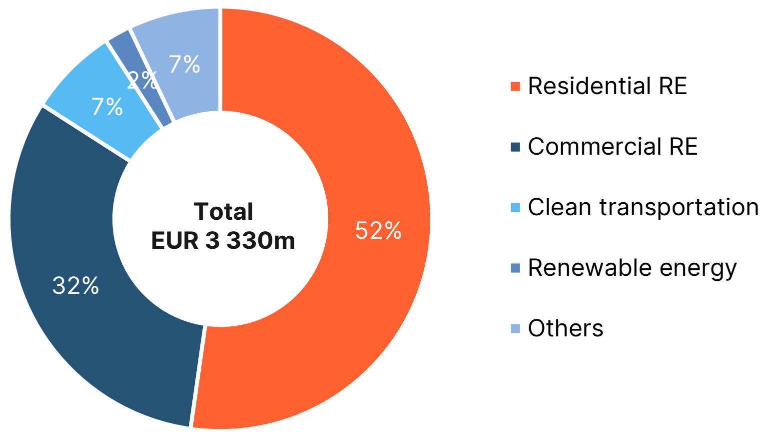
million tonnes of CO_2e total financed emissions Scope 3

SLSP Sustainable Finance

Sustainable Finance Volume
(EUR m as of 31 December 2023-2025)



Share on Sustainable Portfolio
(% as of 31 December 2025)



Source: SLSP

Sustainable Finance Framework – Umbrella Framework for Erste Entities

Framework is the Right Choice for SLSP to ...

Enhance Erste Group | SLSP's Sustainability Commitment

Highlights its social commitment

Underlines its commitment towards **climate and environmental objectives**

Recognizes the **importance of financial institutions** to promote sustainable investments

Strengthen Customer Awareness and Satisfaction

Contributes to **sustainability awareness** of our **customers**

Helps to **increase investor dialogue and engagement on ESG topics**

Contributes to **the credibility of sustainability in the CEE** region

Strengthen Erste Group | SLSP's Financial Position

Fosters long-term investor relationships

Enhances its competence in **important market of the future**

Diversifies its funding profile with new instruments

Overview of Erste Group's Sustainable Finance Framework

Use of Proceeds

Eligible Green portfolios include

- Green residential buildings;
- Green non-residential / commercial buildings;
- Renewable energy & Energy efficiency (wind, solar/ PV, hydropower, geothermal energy, bioenergy, electric heat pumps, transmission and distribution of electricity);
- Clean transportation (passenger cars, passenger interurban rail transport, freight transport, infrastructure - low carbon road & public transport.

Eligible Social portfolios include

- Access to Subsidized housing | Affordable housing;
- Financial and Social inclusion financing;
- Access to Essential services (hospitals, schools, etc.).

Project Evaluation and Selection

- A dedicated Sustainable Finance Committee (the "**SFC**") manages any update of the Sustainable Finance Framework in full cooperation with relevant departments / units;
- The loan selection is based on the Eligibility Criteria defined in the respective section of the SFF;
- In identifying Green and Social Loans and their nonfinancial impacts Erste Group may rely on external consultants and their data sources;
- Erste Group refrains from ethically, social and environmentally harmful transactions. Risk perspective and exclusion rules are outlined in the publicly available "Responsible Finance Policy".

Erste Group's SFF is aligned with:

The Social Bond Principles

SUSTAINABLE DEVELOPMENT GOALS

The Green Bond Principles

The Sustainability Bond Guidelines

Management of Proceeds

- Net Proceeds of the Sustainable Finance Instruments will be allocated based on a portfolio approach
- Erste Group entities will strive, **within 24 months after issuance**, to reach full allocation of the Net Proceeds to the eligible Loan Portfolio
- Additional Green and/or Social Loans will be added to the Loan Portfolio to the extent required

Reporting

- Erste Group will issue regular annual reports on the allocation of the Use of Proceeds and on the environmental and social impacts of the funded projects;
- Erste Group will not double count the financing of any Green or Social Loans;
- Erste Group intends to obtain verification of the Allocation Report, on a limited assurance basis, by an auditor or any other qualified party

Sustainable Finance Framework – Use of Proceeds*

Green Category	Definition	Eligibility Criteria	UN SDG	EU Environmental Objective
Green Buildings Residential	Loans and/or investments to finance or refinance new or existing residential buildings	« Buildings that are within the top 15% low-carbon performing in the respective country or at least have a Class A Energy Performance Certificate (EPC) « Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy efficiency of at **least 30%** against a baseline performance of the building before renovation (When using EPC labels, at least three label steps increase in energy performance certificate compared to original built quality) « New buildings or refurbishments for which the energy performance of the building resulting from the construction is **10% below** the threshold set for the **nearly zero-energy building (NZEB)** requirements in national measures	7, 9, 11	**Environmental Objective (1):** Climate Change Mitigation
Green Buildings Non- residential / Commercial	Loans and/or investments to finance or refinance new or existing non-residential buildings	« Buildings that are within the **top 15%** low-carbon performing in the respective country or at least have a Class A Energy Performance Certificate (EPC) « Buildings that have undergone major renovations which comply with the applicable requirements or refurbishments resulting in an increase in energy of efficiency of at **least 30%** against a baseline performance of the building before the renovation « Where applicable, minimum certification of **BREEAM "Very Good"**, **LEED "Gold"** or any other equivalent certification « New buildings or refurbishment for which the energy performance of the building resulting from the construction meets the threshold set for the **nearly zero-energy building (NZEB)** requirements in national measures	7, 9, 11	**Environmental Objective (1):** Climate Change Mitigation
Renewable Energy & Energy Efficiency	Loans and/or investments to finance or refinance generation and transmission of energy from renewable sources and manufacturing of the related equipment	« Onshore and offshore wind energy « Solar (photovoltaic) « Electricity generation from hydropower « Geothermal energy with life cycle assessment emissions ≤ 100g CO2e/kWh « Cogeneration of heat/cool and power from geothermal energy « Bioenergy « Electric heat pumps « Transmission and distribution of electricity	7, 9	**Environmental Objective (1):** Climate Change Mitigation
Clean Transportation	Loans for electric/hybrid vehicles and loans or investments for public transportation and infrastructure contributing to low carbon transport	« Passenger cars « Passenger interurban rail transport « Freight transport « Infrastructure enabling low-carbon road transport and public transport		

SLOVENSKÁ sporiteľňa ERSTE Group

* Erste Group's SFF was established in March 2021 ahead of the publication of the EU Taxonomy's technical screening criteria

Sustainable Finance Framework – Selection Process

Evaluation and Selection of Assets

Green loan origination is subject to the **standard origination process** within Erste Group

ESG risk management screening at origination is based on our Group Responsible Financing Policy, strengthened with a dedicated ESG scorecard (starting with July 1, 2021) for Commercial Real Estates and Large Corporate transactions

Deal **origination units collect and verify information**; green eligibility is checked based on clear decision rules/trees

Sustainable Steering Committee in full cooperation with relevant units and departments are responsible to decide on definition or changes of eligibility criteria

To define the technical screening criteria for real estate, the **technical guidance from an external consultant** (Drees & Sommer) was used

Governance

Supervisory Board	Acknowledges sustainability strategy; Reviews the sustainability framework implementation
Management Board	Approves sustainability strategy
Sustainability Steering Committee (SLSP)	Approves eligibility and allocation of assets Responsible for managing overall sustainability and sustainability goals.
Asset and Liability Management **Local Balance Sheet Management (SLSP)**	Runs asset selection and allocation Provides allocation and impact reports

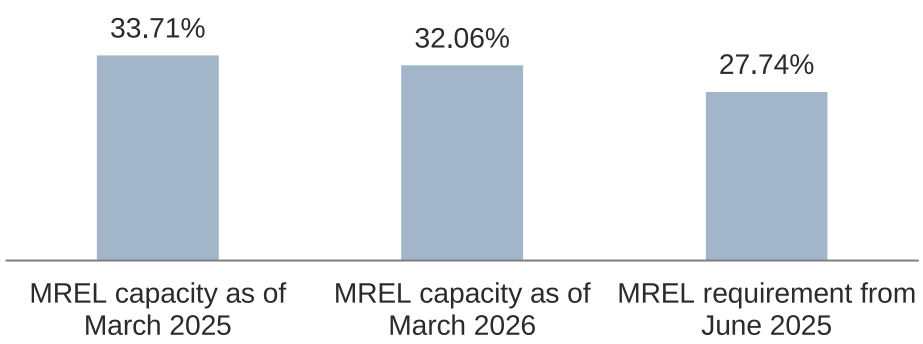
Multiple Point of Entry (MPE) Approach

Slovak Resolution Group

Major entities within the Slovak resolution group:

- Slovenská sporiteľňa, a.s.
- LANED a. s.
- SLSP Social Finance, s.r.o.

MREL Requirements



Key Take-aways

- In June 2025, SLSP received updated MREL requirements calibrated on balance sheet data as of 31 December 2023.
- SLSP, as the Point of Entry of the Slovak resolution group, must comply with binding MREL requirement of **27.74%** of RWA (including CBR).
- SLSP's MREL requirement expressed as percentage of leverage ratio exposure measure stands at 5.93%. Although this requirement has to be complied with along the RWA based requirement, it is less strict in case of SLSP and therefore not such relevant.
- SRB recalibrates the requirement every year. However, no major changes are expected in the future. SLSP is not subject to any subordination requirement.
- Based on the Slovak resolution group's RWAs as of March 2026, the MREL ratio stood at **32.06%**.
- SLSP's funding plan reflects currently valid and expected MREL requirements. Any potential changes in the MREL requirement will be reflected in SLSP's funding plan to ensure regulatory compliance.

Contact details

Slovenská sporiteľňa		
Mária Valachyová, Head of Strategy and Chief Economist	valachyova.maria@slsp.sk	+421 911 891 102
Marián Kočiš, Investor Relations	kocis.marian@slsp.sk	+421 904 677 274
Tamara Petríková, Investor Relations	petrikova.tamara@slsp.sk	+421 902 583 392
Erste Group		
Thomas Sommerauer, Head of Group Investor Relations	thomas.sommerauer@erstegroup.com	+43 50100 17326
Peter Makray, Investor Relations Manager	peter.makray@erstegroup.com	+43 50100 16878

Further contact details

Postal address	Slovenská sporiteľňa, a.s. Tomášikova 48, 832 37 Bratislava, Slovak Republic
General email	info@slsp.sk
Web	http://www.slsp.sk/en/investors/bonds
Bloomberg code	SLOSPO