

Business results of Slovenská sporiteľňa as of 30 September 2026

Selected lines of Consolidated Statement of Income (unaudited data)

EUR tis.	30.9.2025	30.9.2026	change (%)	change
Net interest income	473,727	528,445	11.6%	54,718
Net fee and commission income	182,078	200,838	10.3%	18,760
Net trading result	16,113	17,103	6.1%	990
Gains/ (losses) from financial instruments measured at fair value through profit or loss	(1,798)	3,895	(316.6%)	5,693
Operating expense	(277,271)	(283,372)	2.2%	(6,101)
Net impairment loss on financial instruments	(50,451)	(27,595)	(45.3%)	22,856
Other operating result	1,571	(2,819)	(279.4%)	(4,390)
Pre-tax profit from continuing operations	346,531	439,155	26.7%	92,624
Taxes on income	(114,199)	(139,808)	22.4%	(25,609)
Net result for the period	232,332	299,347	28.8%	67,015
Net result attributable to non-controlling interests	18	(1)	(105.6%)	(19)
Net result attributable to owners of the parent	232,314	299,348	28.9%	67,034
Operating income	672,878	752,979	11.9%	80,101
Operating expense	(277,271)	(283,372)	2.2%	(6,101)
Operating result	395,607	469,607	18.7%	74,000

Selected lines of Consolidated Balance sheet (unaudited data)

EUR tis.	30.9.2025	30.9.2026	change (%)	change
Assets				
Cash and cash balances	1,160,795	1,338,431	15.3%	177,636
Derivatives	11,956	10,976	(8.2%)	(980)
Equity instruments	21,655	22,467	3.7%	812
Debt securities	5,296,145	5,336,771	0.8%	40,626
Loans and advances to banks	1,820	146,720	7,961.5%	144,900
Loans and advances to customers	20,148,333	21,025,558	4.4%	877,225
Finance lease receivables	374,135	336,529	(10.1%)	(37,606)
Hedge accounting derivatives	37,303	13,885	(62.8%)	(23,418)
Trade and other receivables	183,377	218,783	19.3%	35,406
Total assets	27,583,795	28,863,180	4.6%	1,279,385
Liabilities and equity				
Derivatives	10,275	9,506	(7.5%)	(769)
Deposits from banks	328,637	338,053	2.9%	9,416
Deposits from customers	19,116,450	20,636,339	8.0%	1,519,889
Debt securities in issue	5,246,250	5,056,039	(3.6%)	(190,211)
Hedge accounting derivatives	20,610	54,973	166.7%	34,363
Total liabilities	25,102,002	26,439,618	5.3%	1,337,616
Equity attributable to owners of the parent	2,479,845	2,421,659	(2.3%)	(58,186)
Total equity	2,481,793	2,423,562	(2.3%)	(58,231)
Total liabilities and equity	27,583,795	28,863,180	4.6%	1,279,385

Key ratios (consolidated)

	30.9.2025	30.9.2026
Return on equity (ROE)	12.72%	17.06%
Return on assets (ROA)	1.15%	1.42%
Net interest margin (on interest bearing assets)	2.54%	2.66%
Cost income ratio	41.21%	37.63%
Capital adequacy – according to NBS requirements	20.94%	21.33%

Selected indicators of banking activities

	31.12.2025	30.9.2026	change
Number of employees	3,642	3,561	(2.2%)
Number of customers (in thousand)	1,824	1,768	(3.1%)
Number of payment cards issued (in thousand)	1,909	1,966	3.0%
Number of users in internet banking services (in thousand)	1,397	1,429	2.3%
Number of ATMs	752	728	(3.2%)
Number of branches	140	124	(11.4%)

Slovenská sporiteľňa

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