

FINANCIAL RESULTS OF SLOVENSKÁ SPORITELŇA AS OF 30 JUNE 2010

Unaudited consolidated Profit and Loss Statement (IFRS) in EUR million)	30.6.2010	30.6.2009	Change
Net interest income	219	189	16%
Net fee and commission income	54	53	2%
Net trading result	4	4	-
General administrative expenses	(117)	(137)	(15%)
Operating profit	160	109	47%
Provisions for loans and advances	(70)	(58)	21%
Other operating result	(15)	(14)	7%
Profit before tax	75	37	103%
Income tax	(15)	(7)	114%
Net profit for the period	60	30	100%

Consolidated Balance Sheet (IFRS) in EUR million	30.6.2010	30.6.2009	Change	31.12.2009	Change
Cash and balances with NBS	510	405	26%	323	58%
Loans and advances to financial institutions	1 126	1 095	3%	1 198	(6%)
Loans and advances to customers	6 082	5 965	2%	6 050	1%
Provisions for loans and advances	(375)	(265)	42%	(315)	19%
Financial assets at fair value through profit or loss	229	171	34%	128	79%
Securities	3 468	3 295	5%	3 586	(3%)
Total assets	11 483	11 188	3%	11 485	(0%)
Amounts owed to financial institutions	1 764	1 037	70%	2 075	(15%)
Amounts owed to customers	8 005	8 461	(5%)	7 802	3%
Equity	840	768	9%	782	7%
Total liabilities and equity	11 483	11 188	3%	11 485	(0%)

Key ratios	30.6.2010	30.6.2009
Return on equity (ROE)	14.72%	7.56%
Return on assets (ROA)	1.06%	0.54%
Net interest margin (on interest bearing assets)	4.24%	3.81%
Cost-income ratio	42.22%	55.79%
Capital adequacy ratio – according to NBS requirements	11.96%	10.21%

*non-audited figure

Selected indicators of banking activities	30.6.2010	30.6.2009	Change	31.12.2009	Change
Number of customers	2 532 000	2 560 000	(1%)	2 547 898	(1%)
Number of employees	3 905	4 534	(14%)	4 137	(6%)
Number of issued payment cards	1 355 292	1 357 324	0	1 288 139	5%
Number of Internetbanking users	642 152	631 083	2%	658 229	(2%)
Number of POS terminals	8 562	9 130	(6%)	8 936	(4%)
Number of ATMs	678	634	7%	660	3%
Number of sales points	282	272	4%	279	1%