## Slovenská sporiteľňa in Q3 2019

4,110 employees

1.5 mil.

2.2 mil.

759 ATMs

233.9

million euros operating profit; increased by 2.9% y/y



14.1 billion euros

volume of deposits; increased by 3.2% y/y



3./

billion euros

volume of loans to corporate clients; increased by 11.5% y/y

18.2%

capital adequacy; considerably exceeds the limit stipulated by the regulator





net profit

million euros

3.3%

the share of defaulted loans; decreased by 0.3 percentage point y/y

13.5 billion euros

volume of loans; grew by 900.0 million y/y. The main growth driver were housing loans which grew by 5.7%; consumer loans grew by 1.3%



Slovenská sporiteľňa is the first of the Slovak large banks to allow its clients to use applications for mobile payments, Google Pay and Apple Pay, and with smart watches Garmin and Fitbit.



1st

Slovenská sporiteľňa is the best bank in Slovakia according to Euromoney.

Since 2011, this is already the sixth Euromoney Awards for Excellence that the largest bank in Slovakia has won. In addition, the bank also holds the title of TREND TOP Bank of the Year.

