



Tatra banka

 Member of RBI Group

Q2 2025 Consolidated Results *(unaudited)*

Executive summary

11 August 2025



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Profit after tax

(in EUR mn)

131

1-6/2025

116

1-6/2024



Return on equity

16.3%

1-6/2025

14.2%

1-6/2024



Cost-to-Income ratio

44.9%

1-6/2025

1-6/2024



Balance sheet (in EUR mn)

Loans to clients

15 165

as of 30.06.2025

4.7% *ytd*

Deposits from clients

15 697

as of 30.06.2025

0.3% *ytd*

Assets in total

21 073

as of 30.06.2025

0.8% *ytd*



Net Interest Income

(in EUR mn)

260

1-6/2025

232

1-6/2024



Net Fee Income

(in EUR mn)

89

1-6/2025

91

1-6/2024



General Administrative Expenses

(in EUR mn)

-167

1-6/2025

-150

1-6/2024



Capital & Liquidity

Risk-weighted assets

(in EUR mn)

7 812

as of 30.06.2025

-3.6% *ytd*

Total Capital

(in EUR mn)

1 579

as of 30.06.2025

2.0% *ytd*

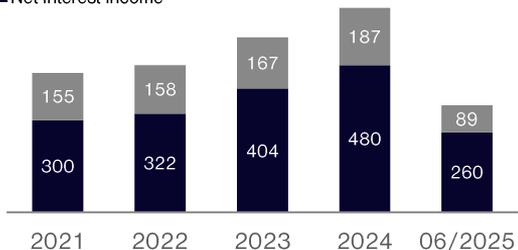
Liquidity Coverage Ratio

188%

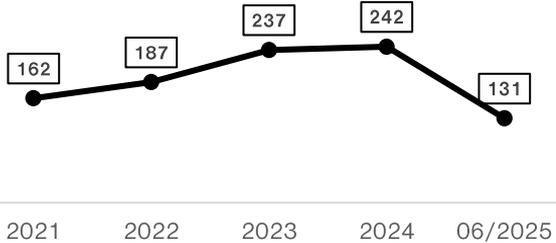
average for the last 12 months

Net interest and fee income

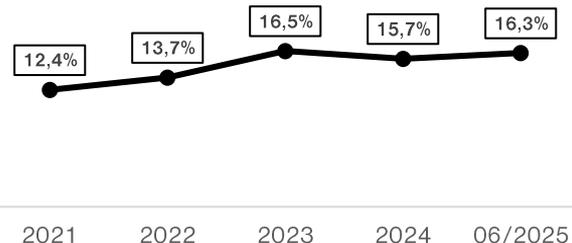
■ Net Fee Income
■ Net Interest Income



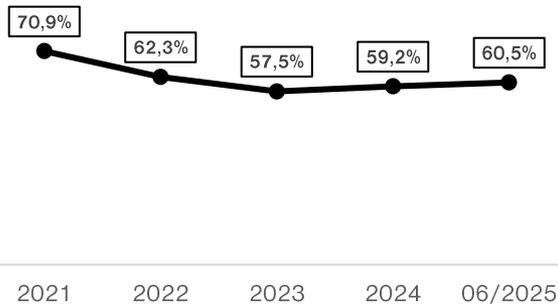
Profit after tax



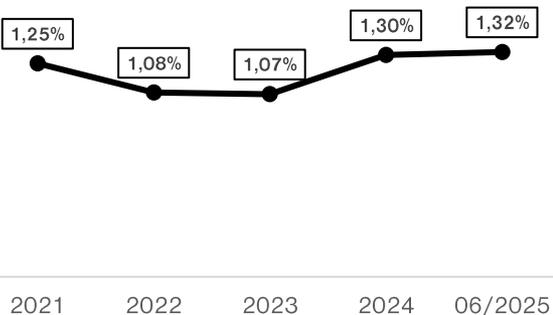
Return on equity



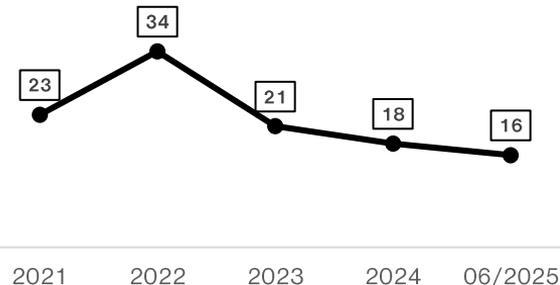
NPE Coverage



NPE Ratio



Cost of Risk (in bps)



(in EUR mn)	1-6 2025	1-6 2024	Y-o-Y
Net interest income	260	232	12%
Net fee and commission income	89	91	-3%
Net trading income	22	21	6%
Other net operating income	4	1	280%
Operating income	375	345	9%
General administrative expenses	-167	-150	11%
Operating result	208	195	7%
Other result	-1	-3	-51%
Impairment losses on financial assets	-12	-3	288%
Profit/loss before tax	194	188	3%
Profit/loss after tax	131	116	13%
Return on equity after tax	16.3%	14.2%	2.1%

(in EUR mn)	06/2025	12/2024	YTD
Assets	21,073	20 903	1%
Cash and other deposits payable on demand	195	253	-23%
Cash balances at central banks	236	1 498	-84%
Financial assets at amortized costs	20 119	18 631	8%
<i>Loans and advances to banks</i>	144	173	-17%
<i>Loans and advances to customers</i>	15 165	14 486	5%
<i>Debt securities</i>	4 781	3 947	21%
Non-current tangible assets	99	87	13%
Non-current intangible assets	67	68	-2%
Other assets	357	366	-2%
Equity and liabilities	21,073	20 903	1%
Financial liabilities held for trading	9	11	-16%
Financial liabilities held at amortized cost	19 121	18 839	1%
<i>Deposits from banks</i>	601	491	22%
<i>Deposits from customers</i>	15 697	15 652	0%
<i>Liabilities from debt securities</i>	2 769	2 662	4%
<i>Other financial liabilities (incl. leases)</i>	75	54	37%
Provisions	59	65	-8%
Other liabilities	245	291	-16%
Equity (excluding profit for current year)	1 638	1 457	12%
Profit after tax	131	242	-46%