



Tatra banka

 Member of RBI Group

Investor Presentation

August 2025



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Tatra banka

Stable well established universal bank focused on customer experience and innovation

Key Facts

Slovakia

- **Highly competitive**, service-oriented economy with strong industrial sector
- **Rating A3 (stable) by Moody's, A+ (negative) by S&P and A- (stable) by Fitch**
- Slovak economy with **2.1% positive real GDP** growth in 2024
- **Average Inflation** reached 2.8% in 2024

Banking Sector

- Stable and well-capitalized banks belonging to the strong Western European banking groups with **strong profitability dynamics**
- Regulated jointly by the ECB and NBS
- **Strong net profits of 2023 continue in 2024**
- Focus on profitable segments, prudent risk management and good cost management
- **No FX loans** and persistently **low** volume of **non-performing loans**

Raiffeisen Bank International Group

- Leading banking group in CEE
- Serving **approx. 18mn** customers
- Covering **11 CEE countries and Austria**
- Rating **A1 (stable) by Moody's and A- (stable) by S&P**
- Total assets of RBI Group amount to **EUR 204bn**

Tatra banka

- Stable and well-established universal bank
- **Strong brand recognition** in Slovakia
- **Top #3** largest bank in the country
- Regional leader in banking innovations
- Long term deposit rating **A3 (positive) by Moody's**
- Long term issuer rating **Baa1 (positive) by Moody's**
- Total assets of Tatra banka approx. **EUR 21bn**

Sustainability Contribution and Green Bond Issuance

- **"Responsible banker", "fair partner" and "active corporate citizen"** are key pillars of corporate culture
- Holistic approach to ESG, where **technologies & sustainable innovations, education, and arts** contribute to new intelligent future
- **ESG criteria integrated** into our business, strategies and decision-making processes
- Regular issuer of Green bonds with **over EUR 900mn** of proceeds allocated to **Eligible Green Loans**





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Slovak Republic – **Macroeconomic Overview**

Tatra banka Group

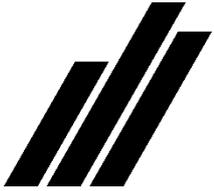
Tatra banka **Financials**

Covered Notes & **Cover Pool**

Sustainability Strategy

Annex. Financial Statements





Slovak Republic – Macroeconomic Overview



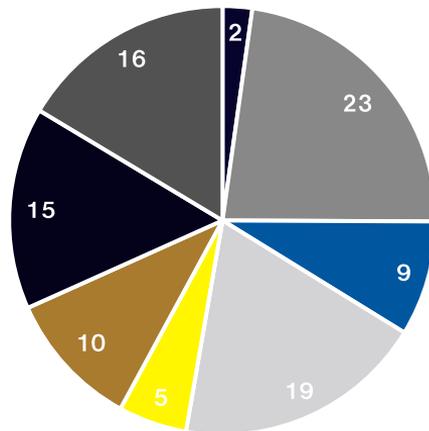


Slovak economy structure

GDP per segment in 2024

Industry is the key segment of the Slovak economy

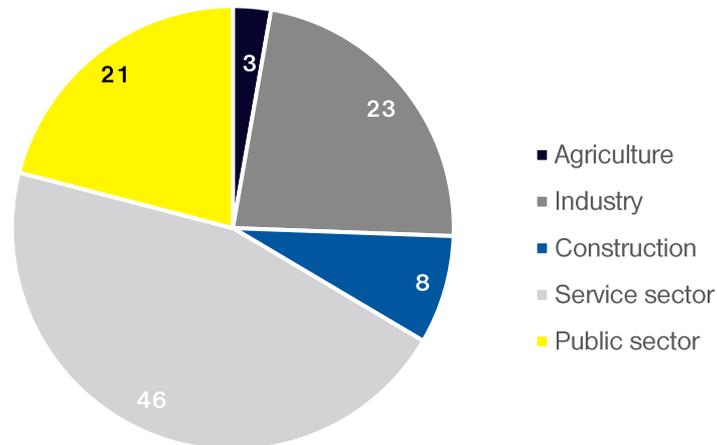
- Agriculture, forestry and fishing
- Industry
- Construction
- Trade and repairs
- Information and communication
- Real estate activities
- Service sector
- Public services



Source: Statistical Office of the Slovak Republic, Tatra banka Research

Employment structure

Relative large % of population is employed in Industry compared to EU avg



Source: Statistical Office of the Slovak Republic, Tatra banka Research

- The Slovak economy has a strong industrial sector with key automotive sector. Slovakia is the largest per capita car producer
- Top 5 biggest companies in Slovakia: VW Slovakia, Kia Slovakia, Slovnaft, Slovenské elektrárne, Slovenský plynárenský priemysel
- The end of transit of Russian gas to Slovakia via Ukraine since Jan 25 did not cause the gas shortage in Slovakia as the country has secured both alternative transit routes (mostly via Turkstream) and alternative non-Russian gas suppliers as well. Alternative routes and suppliers might be associated with higher costs, however, Slovak does not face a risk of gas shortages



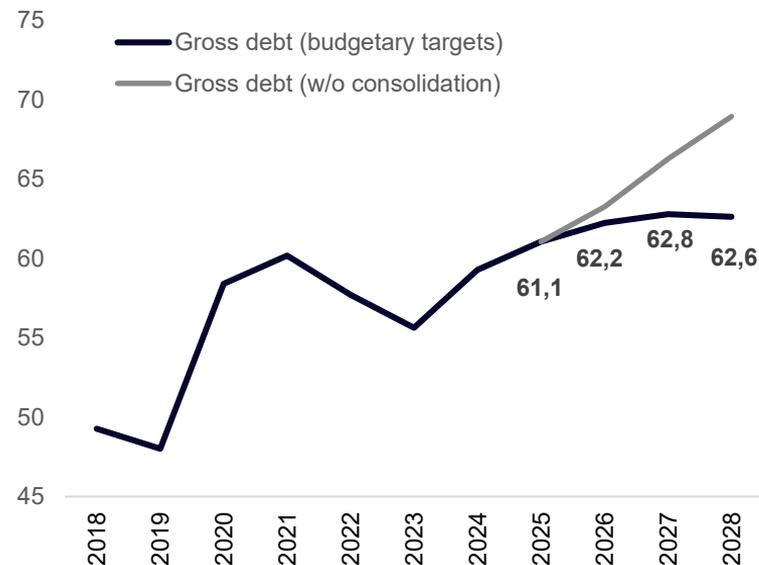


Fiscal Consolidation Overview

- The government has approved a fiscal consolidation strategy aimed at reducing deficits below 3% and maintaining the debt-to-GDP ratio below 63% through 2028
- As outlined in the latest Annual Progress Report of the Stability Report approved by the government in April 2025, the budget deficit is expected to decrease from 4.9% of GDP in 2025 to 4.1% in 2026, then to 3.5% in 2027, and finally drop below 3% in 2028
- To meet the 2026 target, a new consolidation package will be announced by the government in August or September 2025
- Achieving 3% of GDP will require to measures totaling 2.7% of GDP over the next three years
- The previous consolidation package, approved in October 2024, included 26 measures (16 focused on revenue) with a net impact of 1.6% of GDP

GOVERNMENT DEBT TO GDP RATIO, %

Debt-to-GDP ratio should stabilize at levels below 63%



Source: Annual Progress Report of the Slovak Republic 2025

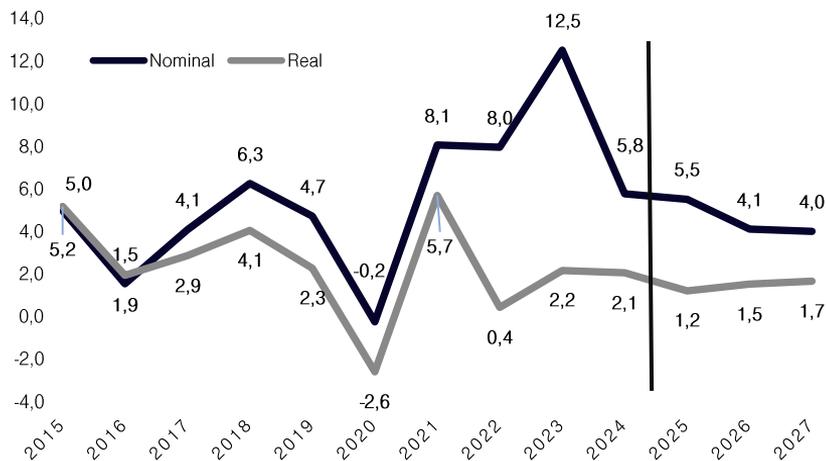




Consolidation package negatively affect economy

GDP Development, % yoy

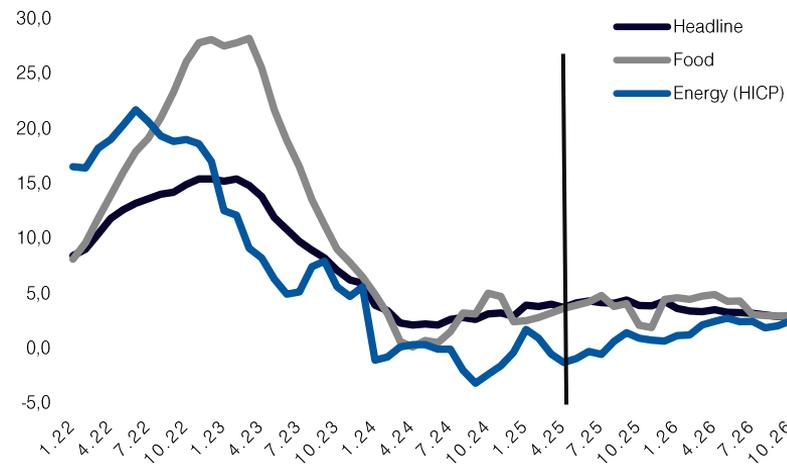
Nominal GDP more important for banking asset growth



Source: Statistical Office of the Slovak Republic, Tatra banka Research

CPI inflation with main contributors, % yoy

Inflation mainly driven by food and energy



Source: Statistical Office of the Slovak Republic, Tatra banka Research

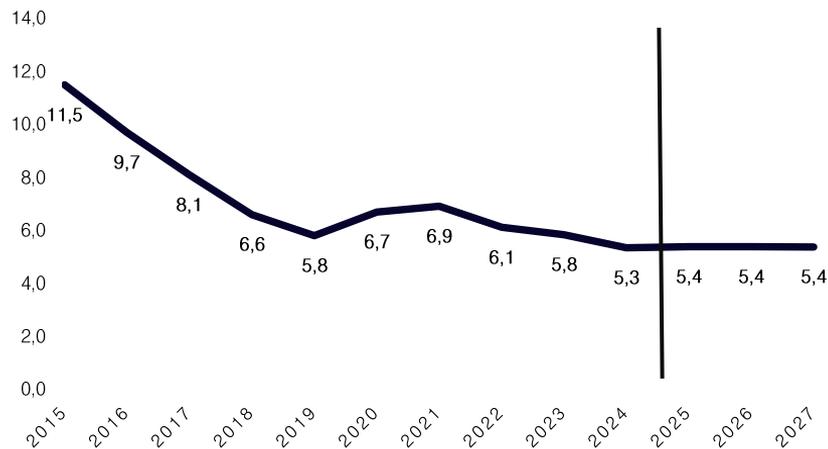
- The Slovak economy is expected to experience a slowdown in growth, with projections indicating a decrease from 2.1% in 2024 to 1.2% in 2025. This deceleration is largely attributed to the impact of the consolidation package, which is anticipated to slow down household consumption growth and domestic investments, as well as the uncertainty caused by tariffs and trade tensions
- Revenue-based fiscal consolidation reaccelerate inflation in Slovakia. Overall, we estimate that inflation could reach as high as 4% year-over-year in 2025





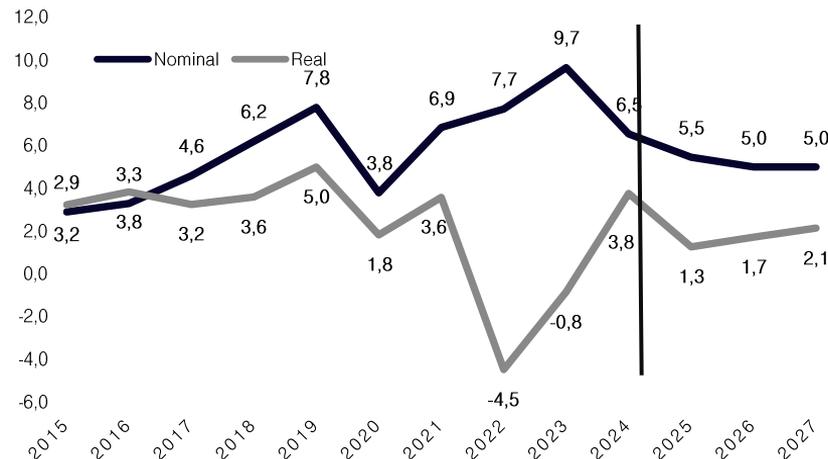
The labor market remains stable

Unemployment rate, %



Source: Statistical Office of the Slovak Republic, Tatra banka Research

Nominal and Real Wage Growth, % yoy



Source: Statistical Office of the Slovak Republic, Tatra banka Research

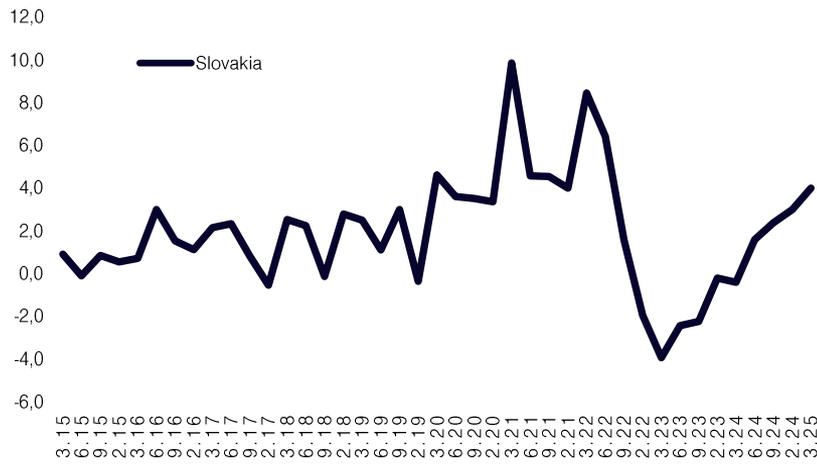
- Slovak labor market is stable under current economic conditions. Economically active population is going to gradually decrease due to aging of population, thus helping keep unemployment low
- The tight labour market and the expected increase in inflation will at the same time put upward pressure on wages. We expect that companies may limit further hiring and expansion plans due to these pressures, however, the nominal wages for existing employees are forecasted to grow by 5.5% yoy in 2025





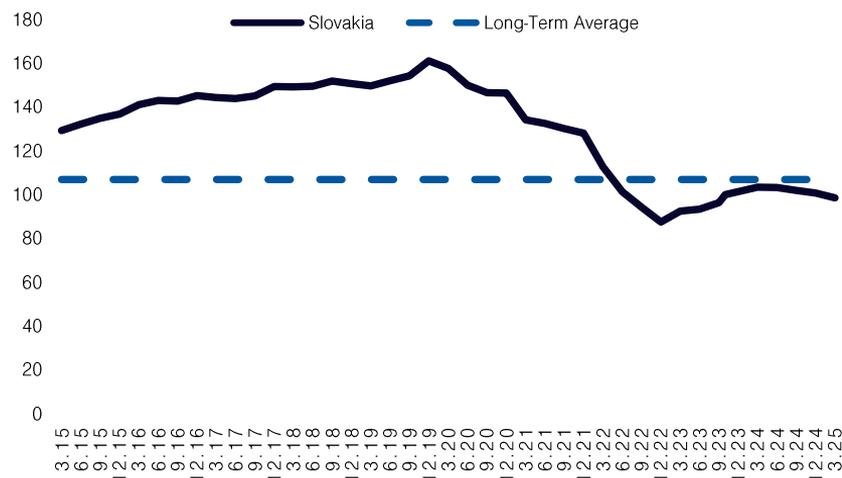
Higher rates are normalizing the real estate market, both in prices and transactions

Real Estate Prices, % qoq



Source: National Bank of Slovakia

Housing Affordability Index



Source: National Bank of Slovakia, Tatra banka RESEARCH

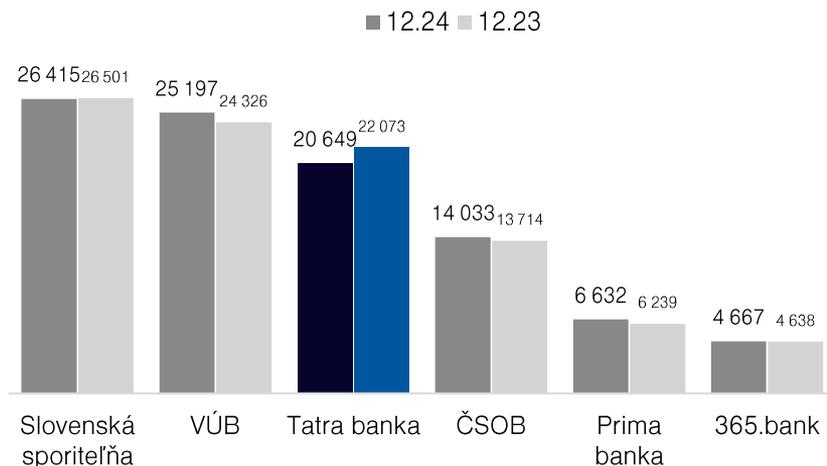
- Housing prices began to recover in Q2 2024 following the slump caused by interest rates shock. Due to significant nominal wage growth and lower housing prices, housing affordability has improved to level close to the long-term average
- In the medium-term, we do not expect significant decrease of mortgage rates so the demand for mortgages and housing will likely continue to recover only gradually and might not reach the record-high levels recorded just before the interest rates shock





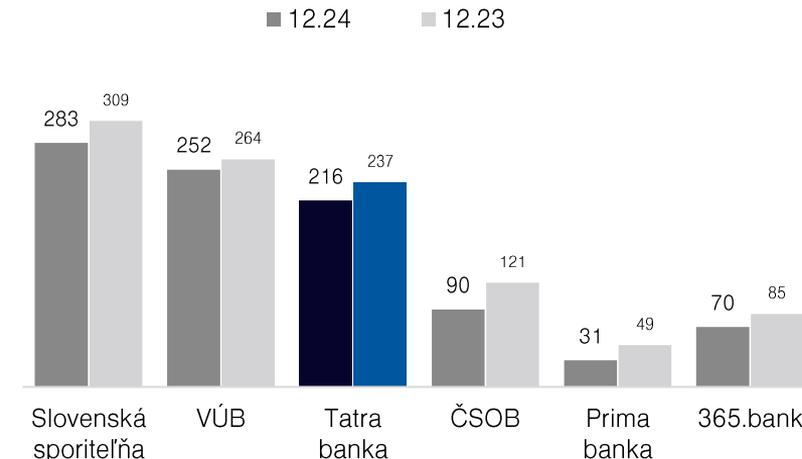
Tatra banka 3rd in Assets and Net Profit *(on individual basis)*

Assets, EUR mn



Source: Financial statements

Net Profit, EUR mn



Source: Financial statements

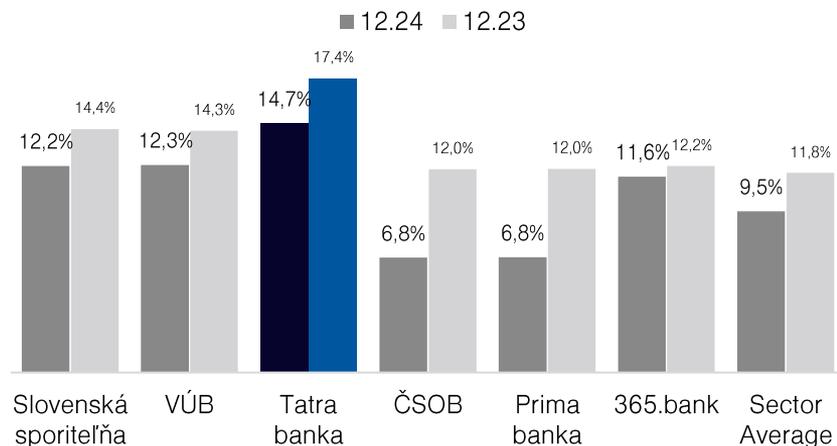
- A combination of focus on profitable segments, prudent risk management and good cost management lead to solid return on assets
- Tatra banka's assets declined compared to a year ago due to TLTRO repayment
- Bank levy that was introduced at the beginning of 2024 decreased the profits of Slovak banks
- However, Tatra banka's profit on individual basis also reflect the fact that bank optimized for bank levy by not paying itself dividend from subsidiary company (percentage of bank levy declines each year until 2027). On consolidated basis, Tatra banka thus actually managed to increase profit despite the bank levy (from EUR 237mn to EUR 242mn)





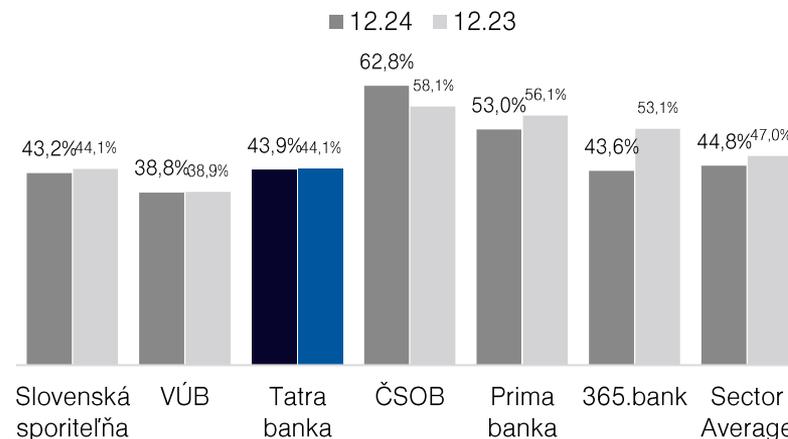
Tatra banka keeps the position of profitability leader in Slovak market *(on individual basis)*

Return on Equity (annualized), %



Source: Financial statements and National Bank of Slovakia

Cost-to-Income Ratio, %



Source: Financial statements and National Bank of Slovakia

- Tatra banka keeps the position of profitability leader in Slovak banking market
- It once again achieved the highest ROE of all major banks in Slovak market, significantly above the market average, while its CIR remains below average

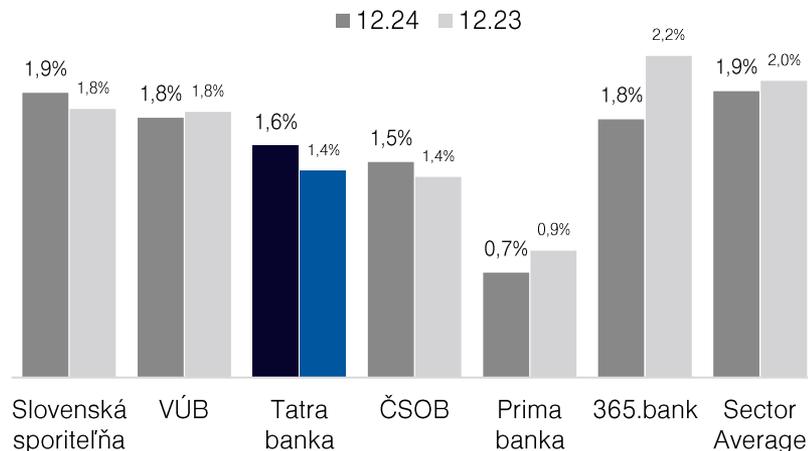




NPLs remain relatively low. Loan growth slowdown reduces indebtedness

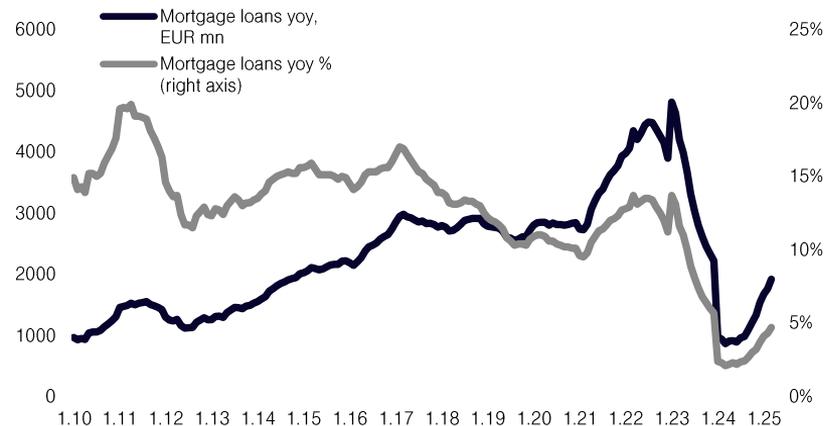
(on individual basis)

Non-Performing Loans, %



Source: Financial statements and National Bank of Slovakia

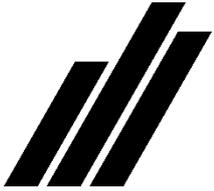
Mortgage Loans Development, yoy EUR mn and yoy %



Source: National Bank of Slovakia

- Non-performing loans has slightly increased in Tatra banka (and some other banks) but remain well below market average
- NPLs are not expected to increase materially due to strong labor market
- Mortgage growth already shows some signs of recovery following the sharp decrease due to higher interest rates but the recovery is expected to be only gradual and may not fully recover to previous pace of growth





Tatra banka Group



Leading Banking Group in CEE

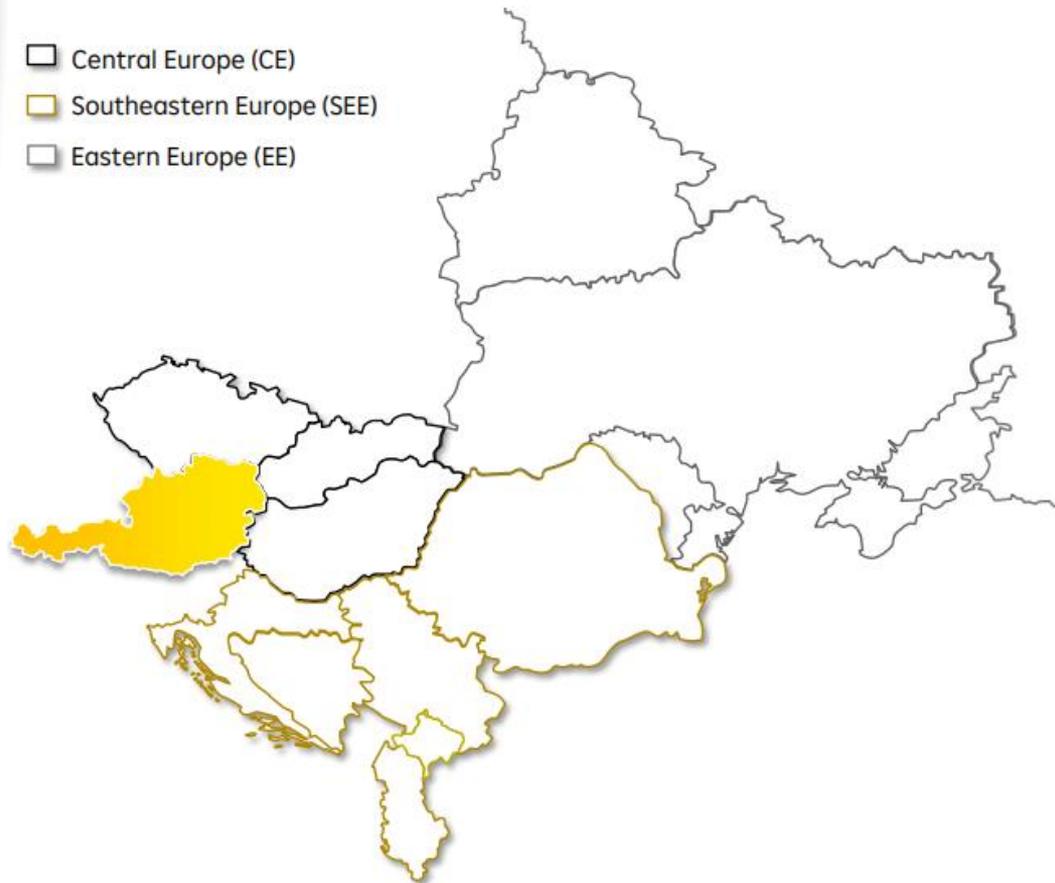
Leading regional player with CEE
presence of over 30 years

Covering Austria and 11 CEE markets, of
which five are EU members. Top 5 market
position in 9 countries

Multiple-Point-of- Entry

Resolution Strategy

- ☐ Central Europe (CE)
- ☐ Southeastern Europe (SEE)
- ☐ Eastern Europe (EE)



1 368
branches



42 765
employees



18.1mn
clients





RBI Group Key Financial Indicators

RATING	Long term	Outlook	Short term
Moody's	A1	Stable	P-1
Standard & Poor's	A-	Stable	A-2



Profit and loss account (in EUR mn)

Profit after tax

148
1-6/2025

1 324
1-6/2024



Balance sheet (in EUR mn)

Loans to clients

102 202
as of 30. 06. 2025

+3% ytd

Deposits from clients

121 440
as of 30. 06. 2025

+3% ytd

Assets in total

203 507
as of 30. 06. 2025

+2% ytd



Key indicators

Consolidated Return on equity after tax

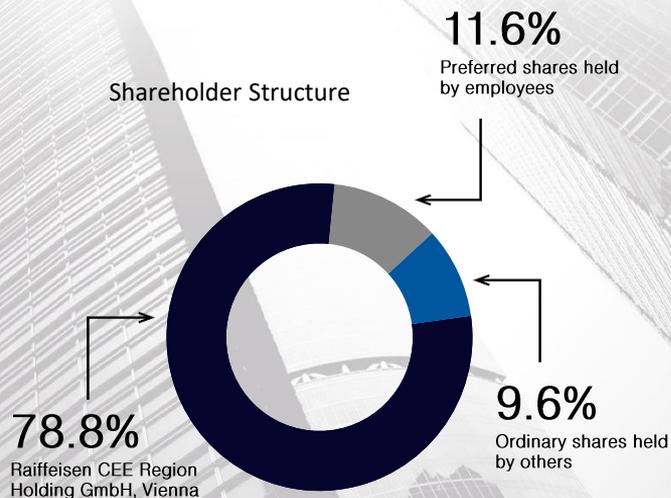
8.0%
1-6/2025

15.0%
1-6/2024



Tatra banka

Shareholder Structure



Bank established as greenfield company in 1990



First private bank in Slovakia



The most awarded bank and one of the largest banks in Slovakia



Part of the leading Austrian banking group RBI Group



Over 300 awards from 30 awarding authorities



Leader in innovations

Global Finance – The most Innovative Digital Bank in the World 2019

The Banker – Bank of the Year 2020

Euromoney – Slovakia's Best Bank 2020

Global Finance – SME awards 2022: Best SME bank 2021 in Slovakia

Global Finance – The Most Innovative Bank in CEE for 2023 and 2024



Leader in asset management, corporate and private banking



Leader in corporate business with approx. 20% market share





Tatra banka Group at a glance - June 2025



Strong brand recognition in the region

Branches **138**

Market share (*total assets*) **approx. 17%**

Number of employees **3 567**

Number of customers **over 1 mn**



Resilient operations and profitability

Operating income **375** EUR mn

Cost-to-income ratio **44.9 %**

Profit after tax **131** EUR mn

Return on equity **16.3 %**



Balance sheet metrics remain stable

Total assets **21.1** EUR bn

Loans to customers (gross) **14.7** EUR bn

Loan-to-deposit ratio **96.4%**

NPE Ratio **1.3%**
NPE Coverage Ratio **60.5%**



Our Mission

We transform continuous innovation into superior customer experience

Our Values

We are creative, ambitious, courageous and we behave like partners

Our Vision

We are the most recommended banking group in Slovakia

Our Focus



Youth
as key consumer base



Mass retail as a multi-brand



Premium
banking



Micro and Small
Enterprises



Private
banking



Middle Market and
Large Corporate

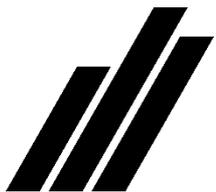




Tatra banka – Innovation Leader

Leading innovations over the past 16 years:





Tatra banka **Financials**



TBG Key Performance Indicators

International rating by Moody's

Long term deposit	A3
Short term deposit	P-2
Issuer rating	Baa1
Outlook	Positive



Profit and loss account (in EUR mn)

Profit after tax

131

1-6/2025

116

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



Key indicators

Return on equity after tax

16.3%

1-6/2025

14.2%

1-6/2024

Cost-to-Income ratio

44.9%

1-6/2025

43.8%

1-6/2024

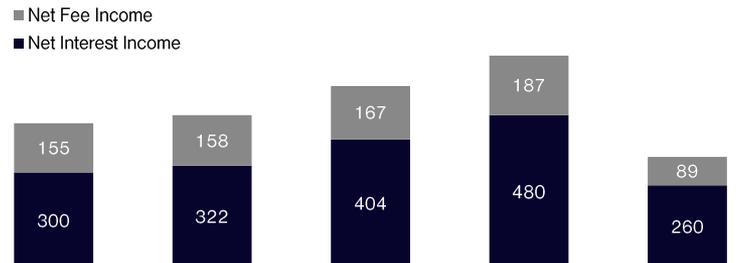




Continuous double
digit RoE and
strong Profit after
tax in 2025

Net Interest Income & Net Fee Income

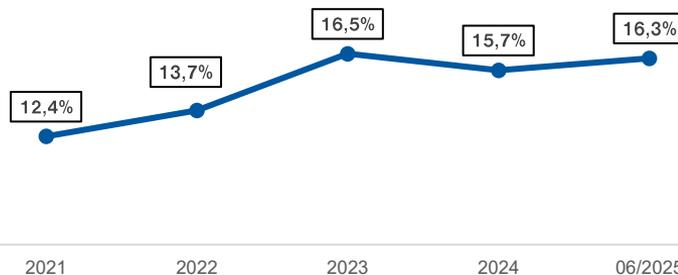
(in EUR mn)



Profit after tax (in EUR mn)



Return on Equity (in %)



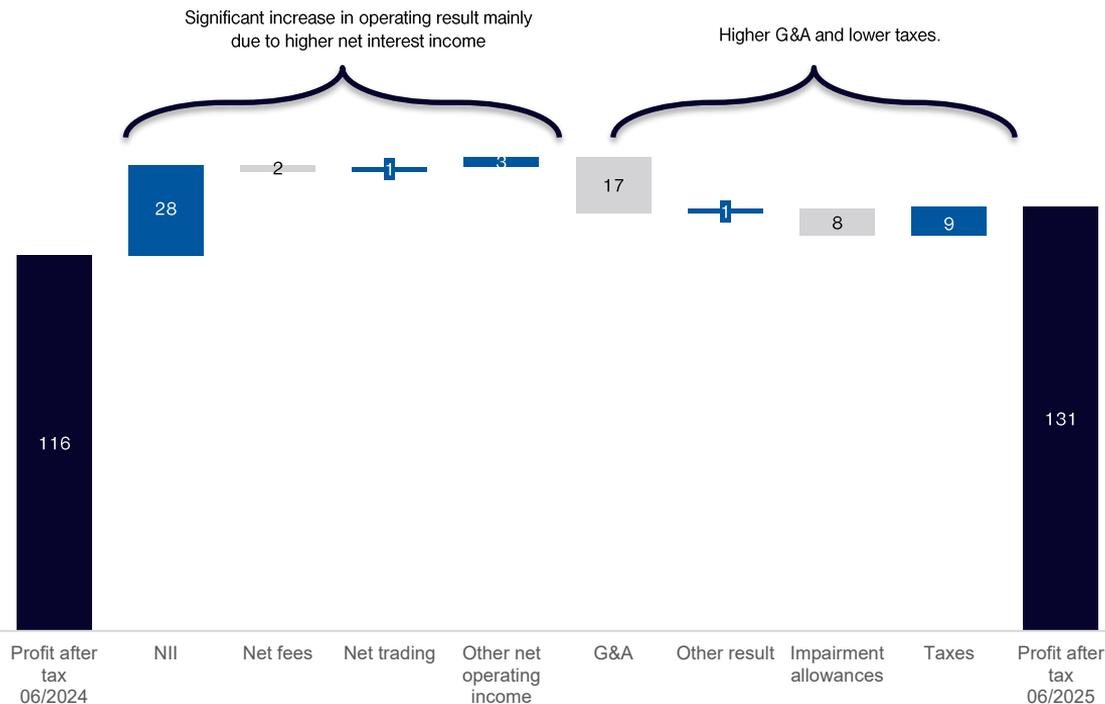
*NII includes dividend income





Strong growth in
NII, risk-resistant
profile and ability to
cope with tax
burden

Profit & Loss Bridge – 06/2024 to 06/2025 (in EUR mn)



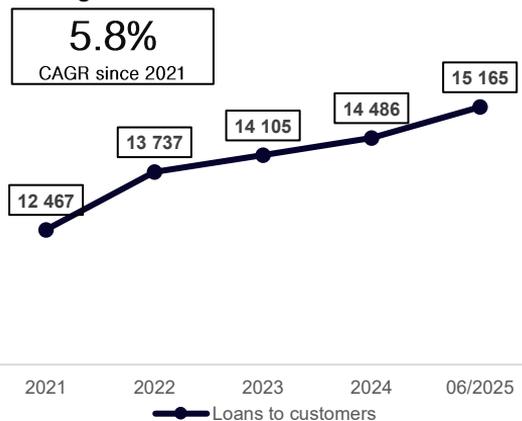


Increase in Loans to Customers, Securities and Debt issued

Assets (in EUR mn)

	2023	2024	06/2025	06/2025 vs 2024
Assets	22,231	20,903	21,073	1%
Loans to banks	195	173	144	-17%
Loans to customers	14,105	14,486	15,165	5%
Securities	3,236	3,947	4,781	21%
Cash, cash balances and demand deposits	4,206	1,751	431	-75%

Strong Loans Growth (in EUR mn)



Note: figures above are stated at amortised costs (where applicable)

Liabilities and Equity (in EUR mn)

	2023	2024	06/2025	06/2025 vs 2024
Liabilities and Equity	22,231	20,903	21,073	1%
Deposits from banks	2,550	491	601	22%
Deposits from customers	15,694	15,652	15,697	0%
Debt issued	1,998	2,662	2,769	4%
Equity	1,622	1,699	1,638	-4%

Dividend policy considers various complex factors, such as:

- budgeted Capital Adequacy ratios in comparison to regulatory limits
- budgeted consumption of Risk Weighted Assets
- recommendation of regulator, e.g. restrictions during pandemic years
- strategic risk inputs (risk appetite statement, stressed scenarios) and business considerations (e.g. growth ambitions)
- proposal of Board of Directors and subject to approval of General Assembly
- incorporation of RBI opinion

	2024	2023	2022	2021
Profit distribution ratio*	90.0%	70.1%	55.0%	80.3%

*dividend and AT1 coupon payment from individual net profit generated in respective year.

2024 payment subject to approval of general assembly.

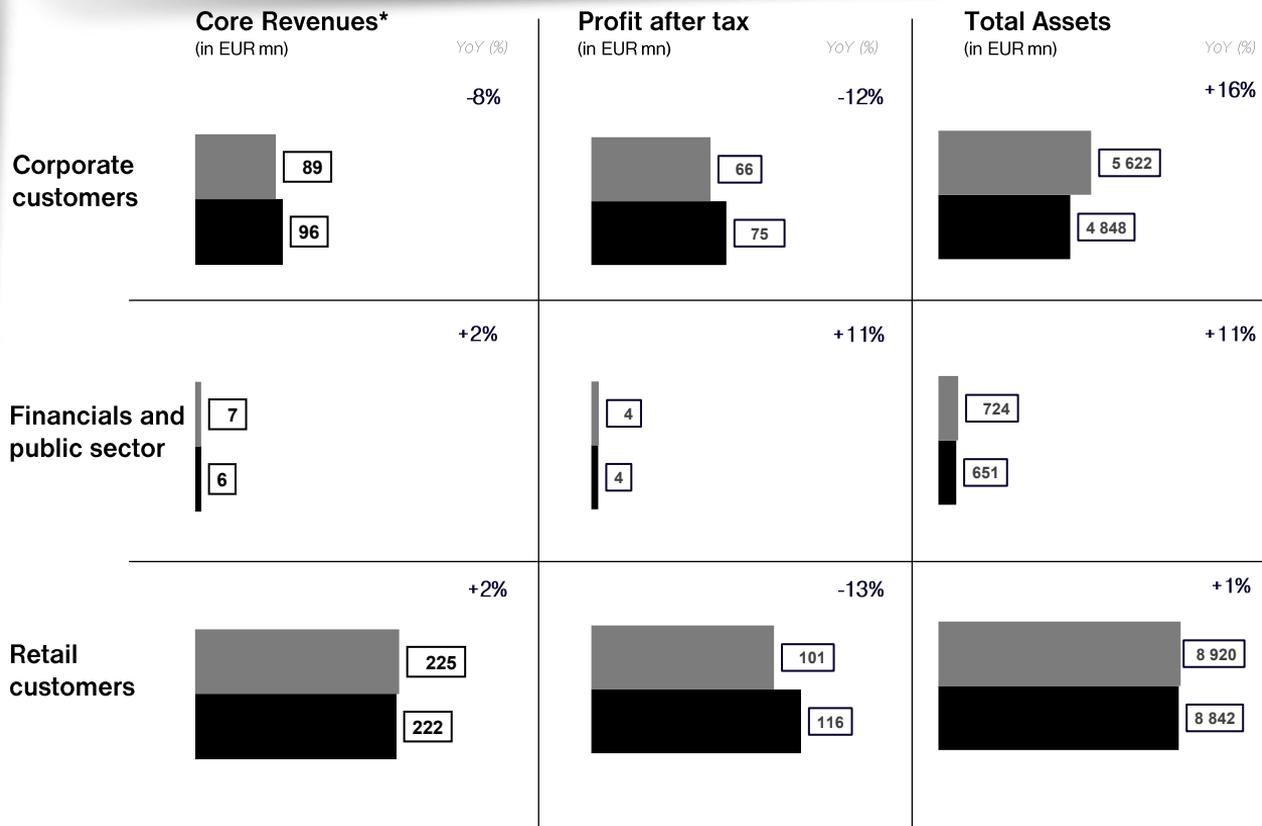




Growth in both
Retail and
Corporate assets

Selected P&L and Balance Sheet Items by Reportable Segment

(figures below exclude “Investment banking and treasury” segment and the effect of “equity investments and other” segment in the Consolidated Financials, where taxes and equity investments are recognized)



*Core revenues include net fees and net interest income

■ 1-6/2025 ■ 1-6/2024





Low
concentration risk
and well
diversified
portfolio

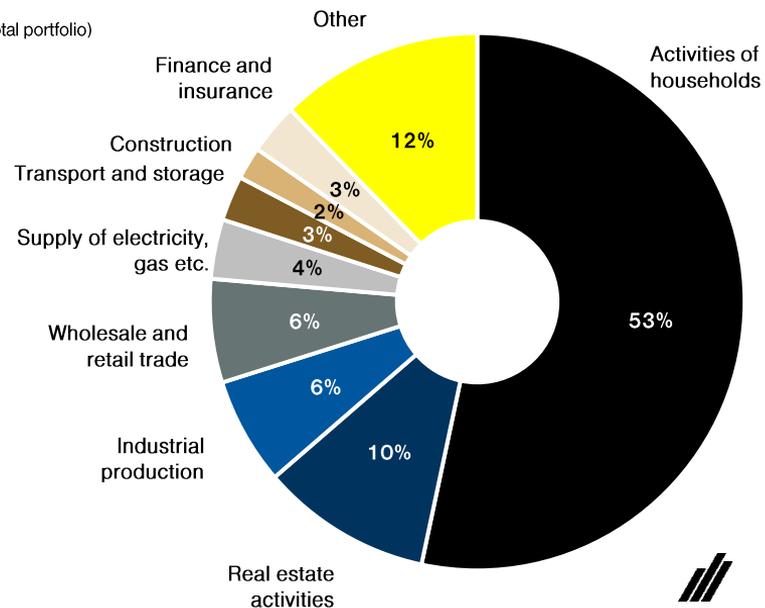
Loans Portfolio by customer group (at amortised cost)

	Retail clients	Corporate clients	Public sector	Banks
06/2025	43.8% EUR 8 812 mn	32.2% EUR 6 487 mn	22.6% EUR 4 543 mn	1.4% EUR 277 mn
2024	45.6% EUR 8 503 mn	32.4% EUR 6 036 mn	19.8% EUR 3 695 mn	2.1% EUR 398 mn

Loans Portfolio by industry exposure (in % to total portfolio)
as of 06/2025

Negligible exposure to entities from Russia, Belarus and Ukraine (approx. EUR 0.4mn)

Diverse industry split of corporate loans portfolio provides for greater counter-cyclicality



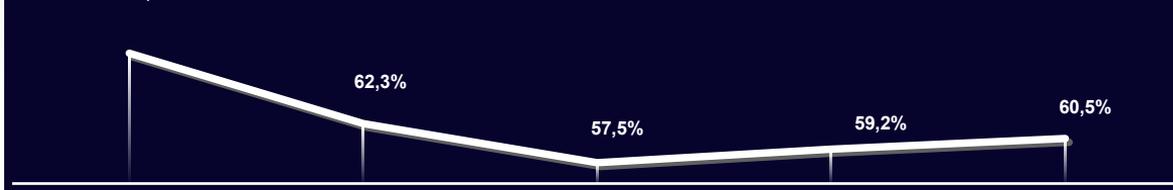


Low NPE ratio with stable trend continues in 2025

*NPE Ratio technical increase in 2024 mainly
due to repayment of EUR 2.2bn TLTRO and
balance sheet decrease*

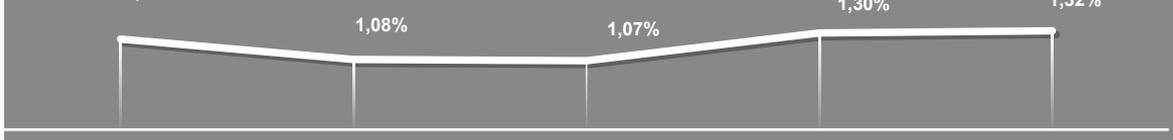
NPE Coverage (in %)

70,9%



NPE Ratio* (in %)

1,25%



Cost of Risk (bps)

23

34

21

18

16



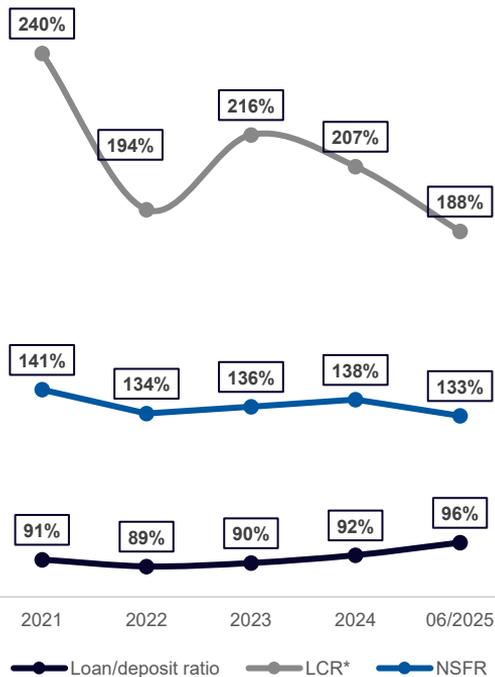
**NPE Ratio technical increase in 2023 mainly due to repayment of EUR 2.2bn TLTRO and balance sheet decrease*



Strong self-funding with Loans-to-Deposit ratio below 100%

Liquidity ratios

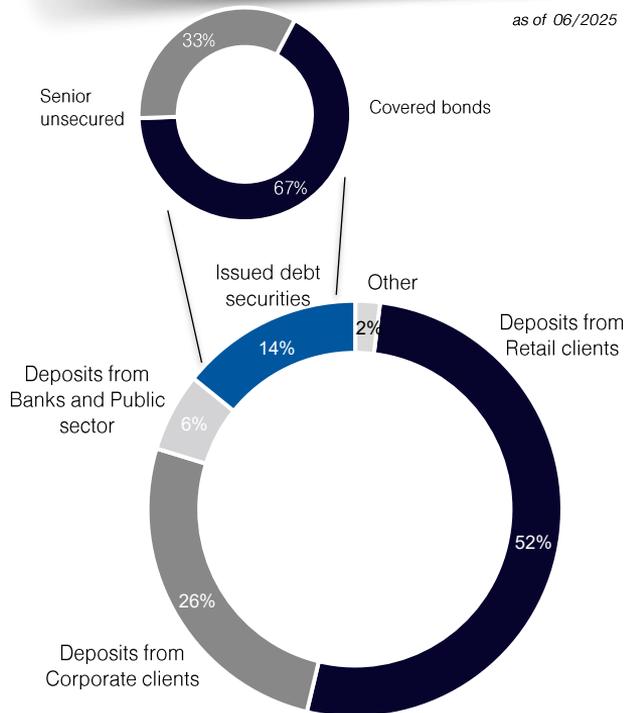
as of 06/2025 on individual basis



*average for last 12 months

Funding mix

as of 06/2025



Commentary

- **84% of Tatra banka's funding is from deposits**, out of which the majority comes from retail clients, followed by corporate accounts and financial institutions.
- Tatra banka has drawn over **EUR 3.1 bn under the ECB's TLTRO III** programme. The full amount has been repaid by the end of 2024.
- **EUR 2.8bn** corresponds to issued **Covered and Senior Preferred bonds**.





MREL requirement

Meeting MREL Targets with
comfortable buffers

RBI pursues a Multiple Point of Entry (MPE) resolution strategy, with each EU network unit forming a separate resolution group, in line with RBI's group structure



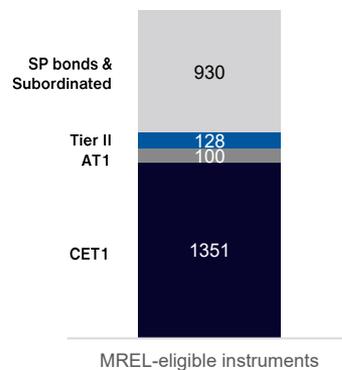
Tatra banka is under direct supervision of ECB (interactions with JST)

Resolvability under SRB's remit

Majority of Tatra banka's functions fall under "critical functions"

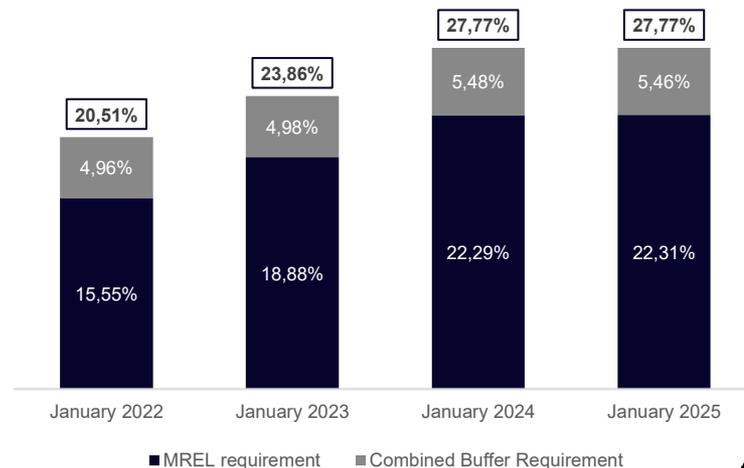
Current MREL Calibration (in EUR mn)
as of 06/2025

32.13% MREL ratio
TREA at 7 812mn



MREL Targets for Tatra banka (in %)

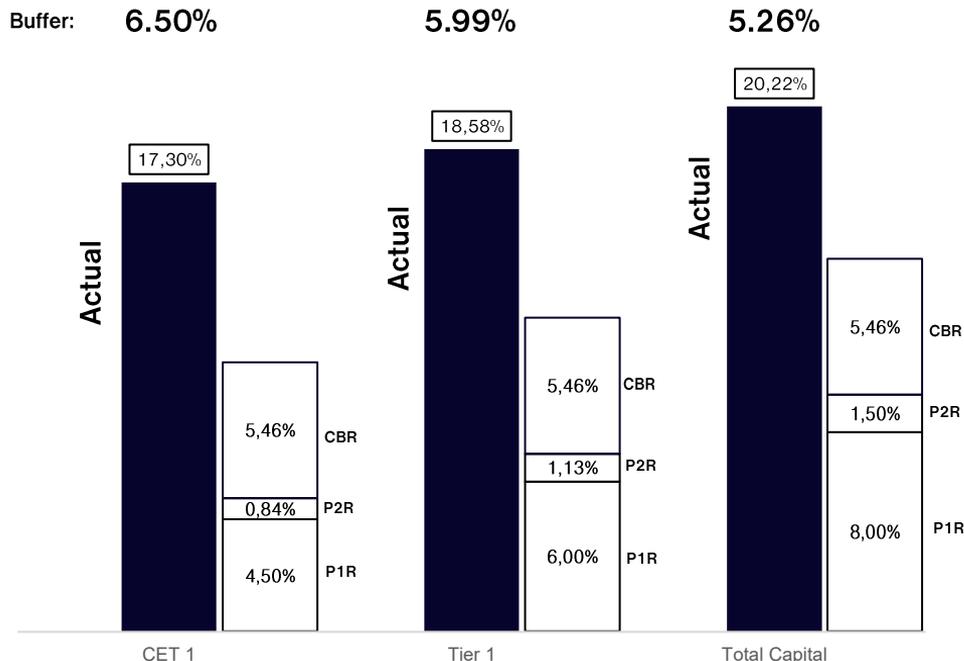
based on SRB decision received in 2024
Countercyclical capital buffer increased from 1% to 1.5% as of 08/2023



One of the Best SREP Ratings in Slovakia due to Solid Capital Ratios

Regulatory Capital Requirements

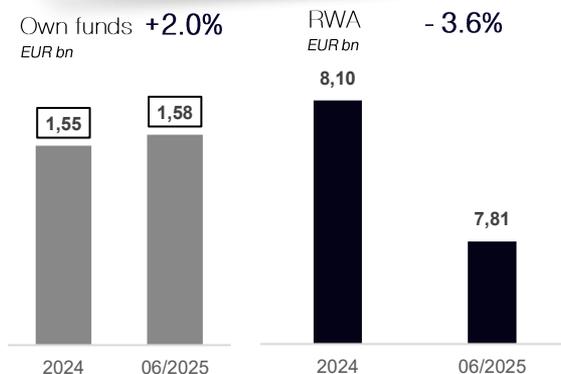
As of 06/2025



Commentary

- Tatra banka shall meet, on a sub-consolidated basis and on an individual basis, a Total SREP capital requirement of **9.50%**
 - includes a Pillar 2 additional own funds requirement of **1.50%**, to be held in the form of CET1 capital
- ECB expects Tatra banka to adhere, on an individual and on a sub-consolidated basis, to the Pillar 2 capital guidance of **1.25%**
 - which should consist entirely of CET1 capital and held over and above the OCR

2024 vs. 06/2025



Total Capital Ratio

20.22%
as of 30. 06. 2025

19.11%
as of 31. 12. 2024





Bond issuance

Funding Plan

Maturity profile

Latest Issuance

Amount

Maturity

Apr 2024 – Green Senior Preferred	EUR 350mn	04.2030
Oct 2024 – Covered bond	EUR 500mn	10.2028
Oct 2024 – Senior Preferred	EUR 50mn	10.2029
May 2025 – Covered bond	EUR 500mn	05.2030

Funding plan*

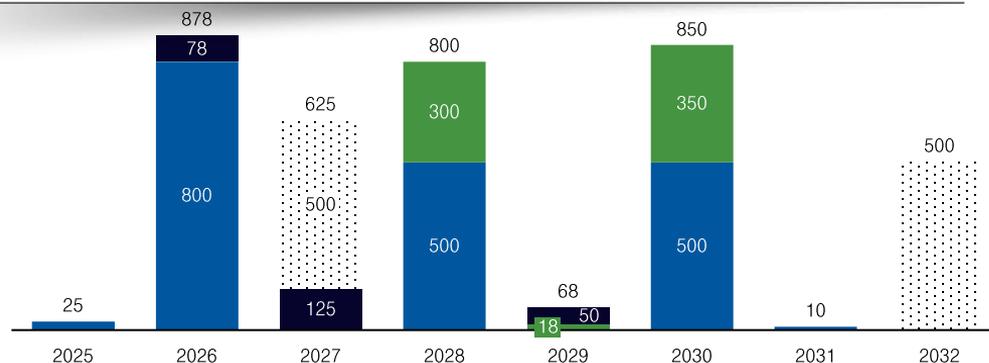
Senior Preferred

Covered bonds

in 2025	EUR 0 - 100mn	EUR 0 - 500mn
In 2026	~ EUR 200mn	up to EUR 500mn

*Tatra banka may also consider private placements, on a case by case basis.

Maturity Profile (in EUR mn, as of 30.06.2025)



⋮ Retained Covered bonds ■ Senior Preferred ■ Green Senior Preferred ■ Covered bonds





No exposure to
Russia

Risk to commercial
R/E under control

Bank levy
re-introduced

Conflict in Ukraine

- Tatra banka has negligible exposure to entities from Russia, Belarus and Ukraine (approx. EUR 0.4 mn).
- Situation of Raiffeisenbank Russia does not have any direct negative impact on Tatra banka.
- As a result of RBI Group Multiple Point of Entry resolution strategy, Tatra banka is self-funded and independent.

Commercial real - estate

- On-balance exposure to commercial R/E (office, retail, logistics) amounts to approx. EUR 1.3bn with average LTV below 55%.
- Focused mostly on Bratislava region, prime locations, top sponsors with strong equity.

Bank Levy

- Bank levy was re-introduced beginning of 2024.

	2024	2025	2026	2027
Bank levy tax rate	30%	25%	20%	15%
Income tax rate	21%	24%	24%	24%





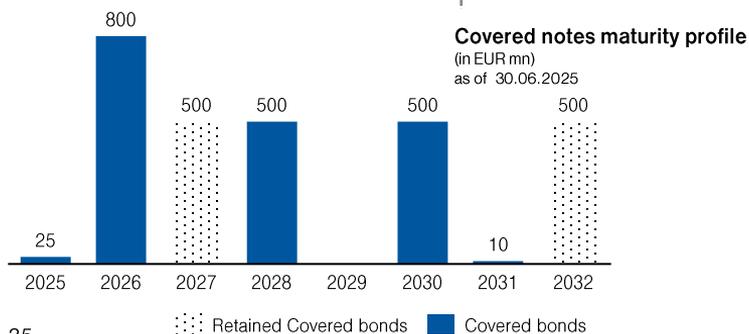
Covered Notes & Cover Pool



Cover pool structure (as of 30.06.2025)

Covered notes

Outstanding notes <i>(nominal)</i>	EUR 2 835 000 000
Covered notes rating	Aaa by Moody's
TPI Leeway <i>(as of 03/2025)</i>	2
Average remaining term	3.2 years
Maturity type	Soft bullet
Current OC	21.3%
OC consistent with Aaa rating <i>(as of 03/2025)</i>	11.5%
Minimum legal OC	5%
Currency	EUR 100%



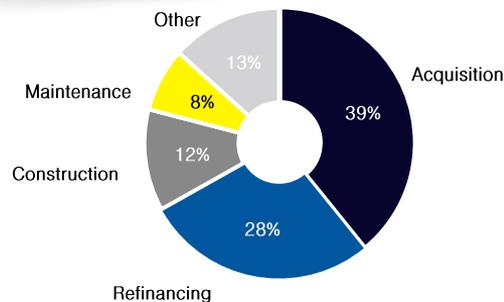
Cover pool

Supplementary Liquid Assets <i>(nominal)</i>	EUR 2 000 000
average remaining term	5.6 years
Primary Assets – residential mortgages	EUR 3 435 938 034
average loan balance	EUR 72 240
number of loans	47 563
average LTV	52.5%
average remaining term	20.0 years
average seasoning	5.5 years
currency	EUR 100%
loans in arrears	0%
Loans with prior ranks	0.5%
Fixed interest rate reset less than 2 years	28%
Fixed interest rate reset 2 – 5 years	61%
Fixed interest rate reset over 5 years	11%
Eligible residential mortgages available for future covered notes issuances	EUR 1.5bn

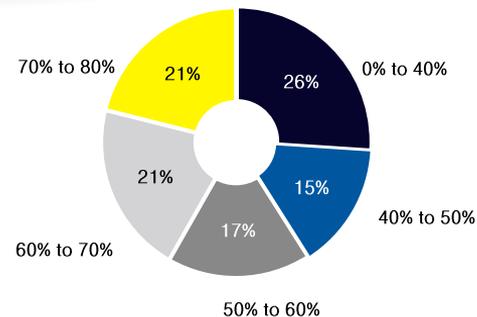


Cover pool statistics *(as of 30.06.2025)*

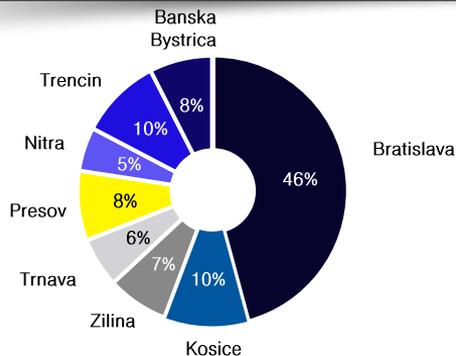
Distribution by Loan Purpose



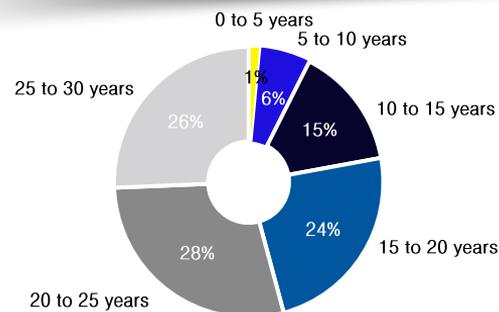
Distribution by LTV



Distribution by Region



Distribution by Remaining term





Covered Bond Directive implemented

Main features of Slovak covered bond programme

- Covered Bond Directive implemented into Slovak law effective since 08 July 2022
- All mortgages in the cover pool are located in Slovakia only
- Primary assets could consist of residential as well as commercial R/E. **Tatra banka uses only residential mortgages in the cover pool**
- Maximum LTV 80%
- Minimum legal over-collateralisation set to 5%
- Maturity extension possible without impact on the sequencing of the covered bond programme's original maturity schedule
- Liquidity buffer of 180 days
- In the insolvency event, cover pool is separated and administered by the trustee
- All Tatra banka outstanding covered bonds are labeled with EU Harmonisation label European Covered Bonds (Premium)





Macroprudential policy of National Bank of Slovakia

Close monitoring of financial sector

Restricted Debt Service-to-Income:

- Maximum debt service restricted to Verified Income deducted by Cost of living and Additional financial reserve*
- Mortgage loans installments are stressed by increasing existing interest rate by 2% (*maximum 6% in total*)

Limit for Debt-to-Income:

- $DTI = 8 \rightarrow$ max exposure of client up to 8-times yearly net salary (limited amount of exception is allowed)
- DTI multiplier continuously decreases down to 3 for customer 40 years and older at the application date and with maturity reaching over age of 65

Restricted LTV for Mortgage Loans

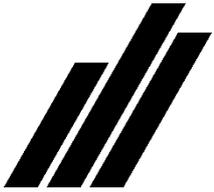
- LTV more than 90% - not allowed
- LTV more than 80% - maximum 20% of new volume production per quarter

Maximum maturity of mortgages set to 30 years

Real estate valuation considered as the minimum of (i) sale price, (ii) internal valuation and (iii) expert's price

*Additional financial reserve calculated as 40% of (verified income deducted by cost of living)





Sustainability Strategy





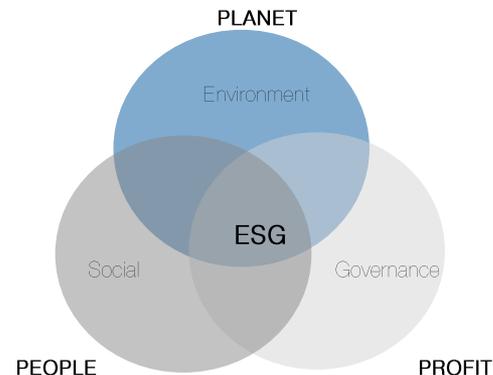
Tatra banka's ESG strategy



Promise for future generations

We break through the boundaries of banking, where **technologies** & **sustainable innovations**, **education**, and **arts** contribute to new intelligent future.

- ✓ 1st Tatra banka's own Sustainability report aligned with CSRD published for 2024.
[Consolidated Sustainability Reporting](#)
- ✓ Tatra banka's sustainability strategy in brief:
 - Sustainability goals are integrated into business strategy.
 - ESG goals are designed to be measurable, relevant and ambitious.
 - ESG criteria are incorporated into decision-making process when selecting suppliers
 - Financed emission reduction target 21.9% for corporate business by 2030
 - Contribution towards RBI group CO2 reduction target from own operations 42% by 2030





Sustainability in Tatra banka

Environmental

Sustainable finance

- Account #forblueplanet
- Mortgage #forblueplanet
- Loan #forblueplanet
- Funds #forblueplanet
- Green/Sustainable bonds, Impact reporting
- ESG Deposit
- Financing green projects and real estate
- Leased Electric/Hybrid Cars

CO₂ reduction

- Digitalization of processes and services
- Mobile POS terminal
- Paperless operations
- Reusing cash in ATMs
- One Building Project – improving head office efficiency
- Bank's own carbon footprint calculation
- Payment cards from recycled materials

Social

Social responsibility

- Philanthropy as most dominant area
- Supporting arts, and education
- Tatra banka Foundation
- Financial literacy projects
- Volunteering projects
- Social employee programs

Governance

Compliance and engagement

- Cashless economy
- Compliance with regulations and laws
- Responsible supply chain
- Data ethics, Responsible AI
- ESG goals for Board of Directors
- 7 HCs dedicated purely to ESG topics, backed up by RBI expertise



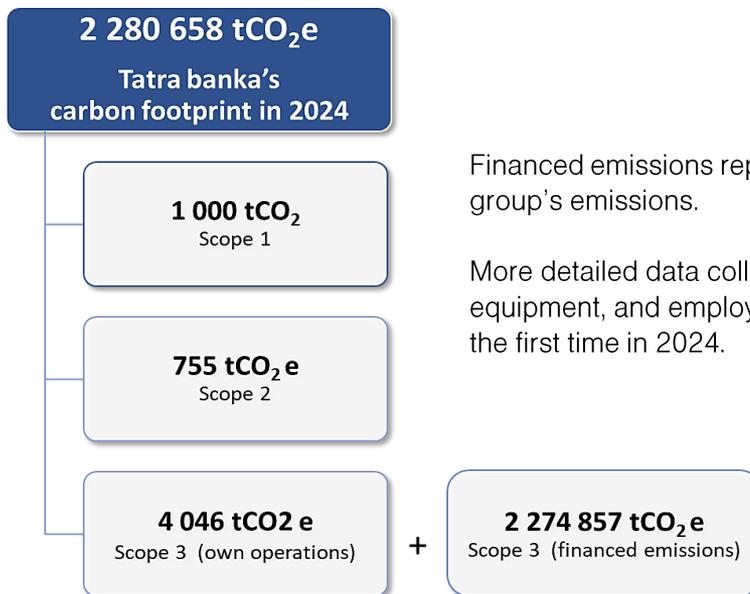
Tatra banka's

Carbon footprint



Our emissions

- Awareness of environmental responsibility is reflected in our climate mitigation actions
- Tatra banka uses data-driven approach and calculates its own carbon footprint
- Scope 3 emissions include Financed emissions



Sustainable Bond Framework

Use of proceeds and
external review



"...Tatra banka Sustainable Bond Framework is credible and impactful and aligns with the Sustainability Bond Guidelines 2021, Green Bond Principles 2021, and Social Bond Principles 2021."

#forblueplanet

Management of
proceeds

An amount equivalent to the net proceeds raised by the issuance of Sustainable Bonds shall be used to finance or re-finance, in part or in full, new or existing eligible loans providing distinct environmental and/or social benefits. **Eligible Categories respond to the EU Taxonomy Objective „Climate Change Mitigation“ and „Climate Change Adaptation“.**

The Framework is aligned with the International Capital Market Association's ("ICMA") Green Bond Principles (GBP), Social Bond Principles (SBP), and Sustainability Bond Guidelines (SBG), which is confirmed by the Second Party Opinion by Sustainalytics and published on Tatra banka's website.

Tatra banka assumes the full allocation of proceeds within **36 months from Sustainable Bonds issuance.**

Tatra banka **will strive to substitute any redeemed or maturing Eligible Loans** with other Eligible Green and/or Social Loans.



[Online access to Tatra banka Sustainable Bond Framework and Second-Party Opinion](#)

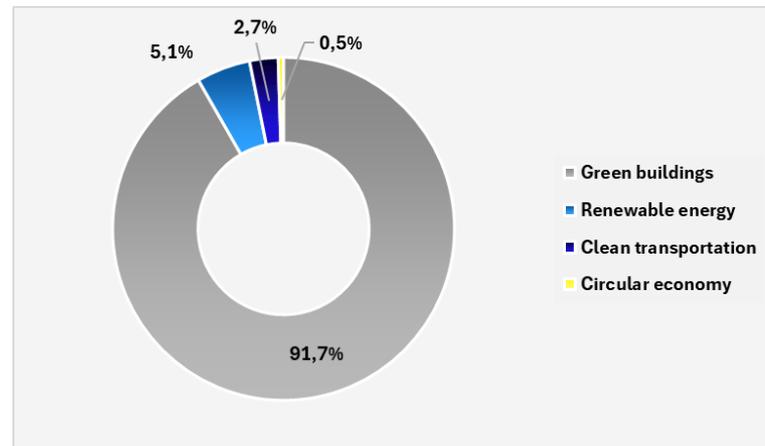


Portfolio details

#forblueplanet

Tatra banka's green bond portfolio

- ✓ EUR 950m and USD 20m in outstanding green bonds as of 31/12/2024
- ✓ The bank repaid the EUR 300m green bond in February 2025. The volume of green assets remained largely unchanged, and thus the entire portfolio of green bonds has been fully allocated since then.
- ✓ The portfolio of financed green projects consists of:
 - Green buildings
 - Renewable energy
 - Clean transportation
 - Circular economy



Green bonds allocation

Allocation reporting

as of 31.12.2024

- As of December 2024, **EUR 927mn Eligible Green Loans** allocated in to green bond portfolio
- Focus on green buildings representing 92% including commercial real estate and green mortgages
- New constructions dominate the portfolio. Renewable energy projects are mainly represented by solar technologies.
- Clean transportation supports mainly electric vehicles
- **Agreed-upon procedures report conducted by KPMG**



Asset Category	Outstanding (in EUR mn)	Off-balance (in EUR mn)	Total allocated amount (in EUR mn)	Allocated amount (in %)
Green Buildings	735	115	850	91.7
Renewable Energy	47	0	47	5.1
Clean Transportation	25	0	8	2.6
Circular Economy	5	0	5	0.5
TOTAL	812	115	927	100



Over **31k CO₂e**
metric tons
avoided annually

#forblueplanet

Impact reporting

as of 31.12.2024

Asset Category	CO ₂ e savings per year in metric tons	CO ₂ e savings in %	Allocated amount in %
Green buildings	21 232	67	92
Renewable Energy	9 650	30	5
Clean Transportation*	837	3	3
TOTAL	31 719	100	100

*electric vehicles

- 31 719 CO₂e metric tons annually saved with the green portfolio of € 927 million
- Agreed-upon procedures report conducted by KPMG, incl. accuracy of impact reporting



130 million kilometers annually driven by an average gasoline-powered passenger vehicle

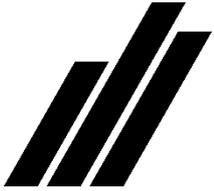


6 610 homes' annual electricity use for one year



Over 2.6 billion of smartphones charged each year





Annex





Profit & Loss Account

(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	-2%
Net trading income	22	21	7%
Other net operating income	4	1	304%
Operating income	375	345	9%
General administrative expenses	-167	-150	11%
Operating result	208	195	7%
Other result	-1	-3	-49%
Impairment losses on financial assets	-12	-3	243%
Profit/loss before tax	194	188	3%
Profit/loss after tax	131	116	13%
Return on equity after tax	16.3%	14.2%	+2.10





Balance Sheet

(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	290	-16%
Equity (excluding profit for current year)	1,507	1,457	3%
Profit after tax	131	242	-46%





Ďakujeme!
Thank you!

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