



**Tatra banka**

 Member of RBI Group

# FY 2024 Consolidated Results

Executive summary

28 February 2025



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## Profit after tax

(in EUR mn)

241

1-12/2024

237

1-12/2023



## Return on equity

15.7%

1-12/2024

16.5%

1-12/2023



## Cost-to-Income ratio

42.9%

1-12/2024

44.8%

1-12/2023



## Balance sheet (in EUR mn)

**Loans** to clients

14 486

as of 31.12.2024

2.7% *ytd*

**Deposits** from clients

15 652

as of 31.12.2024

-0.3% *ytd*

**Assets** in total

20 903

as of 31.12.2024

-6.0% *ytd*





## Net Interest Income

(in EUR mn)

480

1-12/2024

404

1-12/2023



## Net Fee Income

(in EUR mn)

187

1-12/2024

167

1-12/2023



## General Administrative Expenses

(in EUR mn)

-304

1-12/2024

-273

1-12/2023



## Capital & Liquidity

### Risk-weighted assets

(in EUR mn)

8 104

as of 31. 12.2024

0.8% *ytd*

### Total Capital

(in EUR mn)

1 549

as of 31.12.2024

-0.7% *ytd*

### Liquidity Coverage Ratio

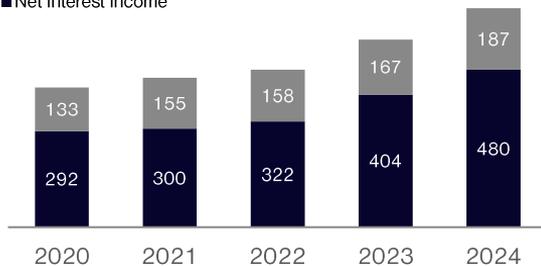
207%

average for the last 12 months

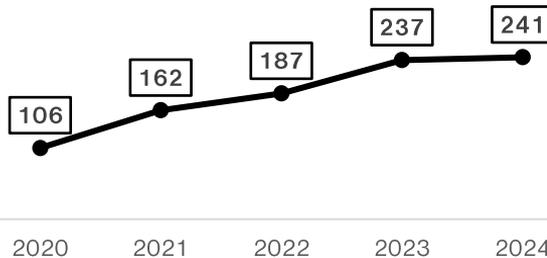


### Net interest and fee income

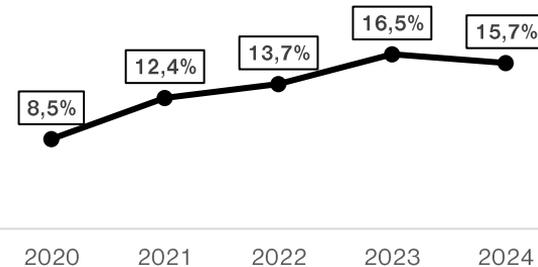
■ Net Fee Income  
■ Net Interest Income



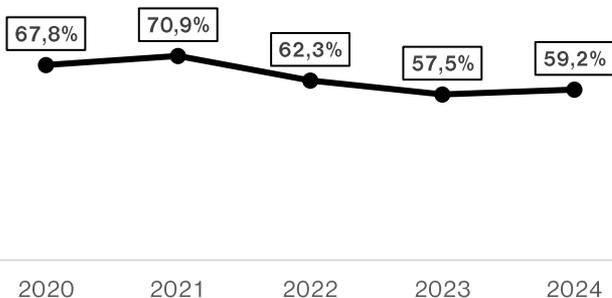
### Profit after tax



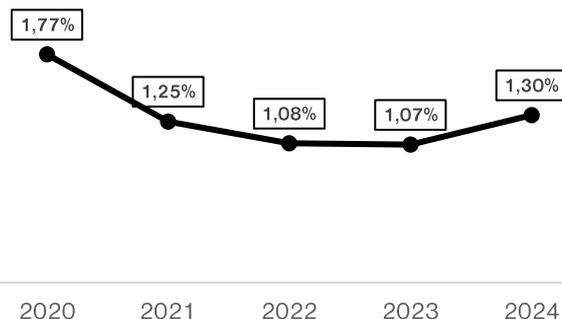
### Return on equity



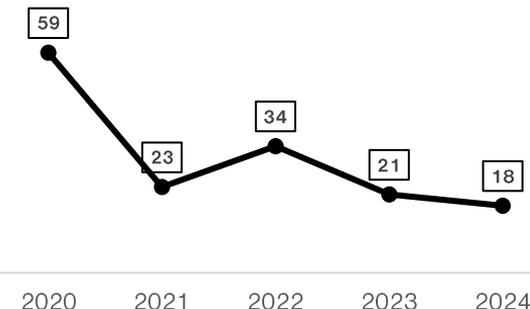
### NPE Coverage



### NPE Ratio\*



### Cost of Risk



(in EUR mn)	1-12 2024	1-12 2023	Y-o-Y
Net interest income	480	404	19%
Net fee and commission income	187	167	12%
Net trading income	43	39	12%
Other net operating income	1	3	-50%
<b>Operating income</b>	<b>711</b>	<b>613</b>	<b>16%</b>
General administrative expenses	-304	-273	11%
<b>Operating result</b>	<b>407</b>	<b>339</b>	<b>20%</b>
Other result	-3	-7	-55%
Impairment losses on financial assets	-25	-32	-20%
<b>Profit/loss before tax</b>	<b>379</b>	<b>301</b>	<b>26%</b>
<b>Profit/loss after tax</b>	<b>241</b>	<b>237</b>	<b>2%</b>
<b>Return on equity after tax</b>	<b>15.7%</b>	<b>16.5%</b>	<b>-0,8%</b>

(in EUR mn)	12/2024	12/2023	YTD
<b>Assets</b>	<b>20,903</b>	<b>22,321</b>	<b>-6.4%</b>
Cash and other deposits payable on demand	253	251	1.0%
Cash balances at central banks	1 498	3,954	-62.1%
Financial assets at amortized costs	18,631	17,553	6.1%
<i>Loans and advances to banks</i>	173	195	-11.2%
<i>Loans and advances to customers</i>	14,486	14,104	2.7%
<i>Debt securities</i>	3,947	3,236	22.0%
Non-current tangible assets	87	90	-2.9%
Non-current intangible assets	68	66	3.5%
Other assets	366	317	15.4%
<b>Equity and liabilities</b>	<b>20,903</b>	<b>22,231</b>	<b>-6.0%</b>
Financial liabilities held for trading	11	22	-49.7%
Financial liabilities held at amortized cost	18 839	20,253	-7.0%
<i>Deposits from banks</i>	491	2,550	-80.7%
<i>Deposits from customers</i>	15,652	15,694	-0.3%
<i>Liabilities from debt securities</i>	2,662	1,998	33.2%
<i>Other financial liabilities (incl. leases)</i>	54	56	-2.8%
Provisions	65	62	4.5%
Other liabilities	291	272	6.9%
<b>Equity (excluding profit for current year)</b>	<b>1 457</b>	<b>1,385</b>	<b>5.2%</b>
Profit after tax	<b>241</b>	<b>237</b>	<b>1.7%</b>